

SATURDAY NIGHT



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WHILE"

ONTARIO, CANADA, MARCH 9, 1929

GENERAL SECTION
1 to 16

WOMEN'S SECTION
17 to 24

FINANCIAL SECTION
25 to 40

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—Credit Control; Britain vs. U.S.—Prosperity's Golden Stream

The FRONT PAGE

Death of Sir James Aikins

Sir James Albert Manning Aikins, K.C., who passed away at Winnipeg on Feb. 28th, had for years been a national figure, the doyen of the Canadian Bar, but one who played a role in countless activities outside his chosen profession. His career was peculiarly bound up with the development of the Canadian West since the day when he commenced the practice of law in Winnipeg in 1879. He was 28 when he elected to make Manitoba the scene of his future career at a time when the construction of the Canadian Pacific Railway had not commenced. This decision shows his abounding faith in the future of the West, for he was not lacking in connections and influence that would have assured him of a successful career in the East.

The name of Aikins is indeed writ large over the history of the Dominion for a span of 75 years. It was in 1854 that his father, the late Hon. James Cox Aikins, born in Peel county, Ontario, was first elected to the old parliament of Canada for his native county. At the time of the first Confederation Conference, in 1864, he represented the combined districts of Halton and Peel on the old Legislative Council. He was a member of the old "Clear Grit" or Reform party, and in 1867 became one of the original members of the Senate of Canada. In 1869 he became Secretary of State in the Coalition cabinet of Sir John Macdonald, and continued for many years in the councils of that leader of men. In 1882 he went as Lieutenant Governor to Manitoba, whither his son, J. A. M. Aikins, had preceded him three years previously. The son was destined to be appointed to the same office in 1916 and to continue in it for more than a decade, so that the name of Aikins has been identified with the government in Manitoba for a very considerable part of its history.

In 1927, when Sir J. A. M. Aikins was serving as Chairman of the committee in charge of the Winnipeg celebration of the sixtieth anniversary of Confederation, Sir Hugh John Macdonald, son of the Dominion's first Premier, who was too ill to take active part in the proceedings, wrote his friend of many years a letter in which he disclosed some forgotten history. He said that his father had always honored James Cox Aikins as one of those Reformers who had saved Confederation after it was threatened with dissolution by the defection of Hon. George Brown, leader of the Reform party, shortly after the Dominion came into being. Brown had been one of the Fathers of Confederation, but was bitterly opposed to some of the provisions of the British North America Act, and regarded it as a "humiliation" that he should be asked to support a government headed by Macdonald. Had he succeeded in destroying the Coalition, Confederation, especially in view of the state of opinion in the Maritimes, would have been wrecked almost in its cradle. The elder Aikins was one of a small group who rallied the forces of the old "Clear Grit" party and induced them to set aside partisan feelings in the interest of a Canadian unity. Brown did not really intend to destroy what he had helped to create, but his headlong tactics could have led to no other result.

It is a notable circumstance that the sons of men so active in upholding the structure of Confederation as Macdonald, Tupper and Aikins, should have elected to spend their lives in a part of the Dominion which in 1867 was practically a wilderness. With such traditions as a heritage it is small wonder that Sir J. A. M. Aikins should have been so active in the cause of Canadian unity as an integral factor in a vaster Imperial unity. Some readers may recall the eloquent "Message from the West" that he wrote for the issue of SATURDAY NIGHT published on the sixtieth anniversary of Confederation, in which he interpreted all the marvellous developments of which he had been a personal witness to the irresistible force of British ideals of justice, order, liberty and individual initiative. As a lawyer he combined the rhetorical gifts of an elder day with profound astuteness. The strongly religious temperament he had inherited from his father was infused with the spirit of toleration. He was a strong supporter of the cultural as well as the economic development of Canada, and no soundly patriotic cause ever found him too busy to extend his efficient aid. He will be missed as one of the truly potent personalities of Canadian life.

Hypocrisy and Ontario Divorce Bill

It is impossible to escape the conclusion that there was a great deal of hypocrisy involved in the defeat of the bill providing Divorce Courts for the Province of Ontario by the House of Commons. The Roman Catholic members who voted against the Senate's Bill may be exonerated on the ground that they expressed religious convictions; but Quebec members at least would have been on a surer footing if they had abstained from voting altogether on a measure which could not affect the marriage laws of their own province. As for those opponents of the bill who hail from provinces which have already divorce courts of their own, their position was utterly illogical unless they are immediately prepared to advocate the abolition of divorce courts in those same provinces.

As has already been shown this bill did not affect the principle of divorce in any way, save to provide assurances that hereafter divorces would be subject to more careful and judicial consideration than has been the case in the past so far as Ontario is concerned. It would have removed divorce from the political arena to the jurisdiction of the courts. Those who tried to drag in the abstract principle of divorce as such, were talking aside from the question altogether, and in many cases their attitude was undoubtedly insincere.



SOPHIA, DUCHESS OF KENT, 1729

This beauty of the eighteenth century was the wife of Henry Grey, 12th Duke of Kent, upon whose death in 1740 the title became extinct and reverted to the Crown, to be revived sixty years later for one of the sons of George the Third, who became the father of Queen Victoria. The portrait is by the French painter Hyacinthe Rigaud (1659-1743), who, despite his French nativity, modelled his style on that of Van Dyck. Among others whom he painted were Louis the Fourteenth, Charles the Twelfth of Sweden, Boileau and Bossuet.

—Photo by Courtesy of the Ehrlich Galleries, New York.

It is quite possible that some of the opponents of the bill had the secret intention of creating mischief by provoking a rupture with the Senate. Surely the Senate has some rights in this matter. So far as Ontario and Quebec are concerned the Senate has had exclusive control over divorce hearings for over sixty years, although its decisions are subject to ratification by the House of Commons. If the Senate has decided that the machinery has become unwieldy and inadequate, and advocate a system, more efficient in reason and justice, we may take it for granted that they know what they are talking about. While we do not approve of obstruction in most cases, and Mr. Woodsworth, M.P., is far from seeing eye to eye with SATURDAY NIGHT on many matters we wish him more power to his elbow in the course he has announced of rubbing the nose of the Commons in its own folly. We cannot too often repeat that the sanctity of marriage would be much better protected by such jurists as constitute the Supreme Court of Ontario than under the present system.

Ontario's Financial Status

The budget speech of Hon. Dr. Monteith, Provincial Treasurer of Ontario, was an effective presentation of the satisfactory condition of Ontario finances. And what is more important it has significant bearing on the future. In relation to a revenue of approximately \$58,427,000, (the largest in the history of the province) a surplus of \$228,236 seems comparatively insignificant; but in view of all circumstances it is not really so. From every standpoint genuine surpluses are much better than deficits, covert or uncoerced. As Dr. Monteith pointed out, 65 per cent. of the colossal expenditure of approximately \$58,199,000 was uncontrollable. It must not be forgotten that the public debt of Ontario, which is being gradually melted by the debt reduction plan inaugurated two years ago was \$319,000,000. For the past two years, the province has been reducing this debt by annual payments of \$3,000,000 odd. It is estimated that by this annual paring down process, the debt as of 1925 will have been wiped out altogether in 37 years. The carrying charges of this debt at the present time are estimated at \$17,000,000, a sum that cuts a pretty deep hole into revenue. The gradual reduction of this charge is a consummation devoutly to be wished and it is apparent that something better than opportunism guides the province's financing. Ontario is financing not for the moment but for the future.

The question of expenditures also involves questions of the highest significance. The government now engages in expenditures of an educational, eleemosynary, and economic character undreamed of at the dawn of this cen-

tury, when many old timers still clung to the theory that it was the first duty of governments to accumulate surpluses and lock them in the vault. In 25 years a vast wilderness in the north has been brought not merely into production but into line with modern standards of living, and the advance of civilization. The pioneers would indeed rub their eyes in amazement if they could know what is accomplished for the people at large by the Government of to-day. Some of their political leaders would no doubt have called it rank Socialism, but there it is; and the generation of to-day has learned to expect the government to do a thousand things for its betterment undreamed of at Confederation. That the Treasurer is able to provide funds for all that is expected in this way, and at the same time point with pride to the fact that taxation has within recent years taxation has been reduced \$3,000,000 per annum speaks volumes for Ontario's prosperity and the caution with which her resources are now administered.

Prohibition on Trial in Nova Scotia

The Speech from the Throne, read at the opening of the first session of the thirty-ninth general assembly of the House of Assembly of the Province of Nova Scotia, on the 27th February, contained the following significant paragraph: "The operation of the Nova Scotia Temperance Act having been called in question by a considerable body of public opinion, my Government has decided to give the electors an opportunity to express opinion on this important subject. For this purpose a bill will be submitted." From this it is clear that, before long, the electors of Nova Scotia will be afforded the opportunity (presumably by way of referendum) of declaring themselves as being either for the retention of the Prohibition Act at present on the statute-book of the Province or for falling into line with the other Provinces of the Dominion in their substitution of Government Control for Prohibition as the more excellent way of promoting the cause of Temperance, in the proper sense of that so often misused word.

Throughout the entire Dominion there now remain only the Maritime Provinces of Nova Scotia and Prince Edward Island in which the system known as Government Control is not in force. There have been few more striking and significant happenings in Canadian history than the irresistible movement of this wave of reform. Provincial, it is true, in its inception, but national in its results, which has demolished prohibitory laws which, even if necessary in time of war, have certainly no place in the life of a free people in time of peace. In effect, Government Control has come to represent the national-

ization of the liquor traffic on one half of the North American continent. It is particularly worthy of note that, in no Province where it has been adopted, has there been any dislocation of trade, or impairment of efficiency or retardation of output in the industrial and manufacturing world — conditions which advocates of Prohibition are so fond of proclaiming as the invariable and inevitable sequences to the sale of liquor.

At first sight, it may seem strange that Nova Scotia should not have fallen into line before today with the Provinces of the Dominion which have adopted the system of Government Control. But it is an undeniable fact that, owing to her juxtaposition to the United States, Canada has always tended to react, to a greater or less extent, to the ethical standards of her populous and influential neighbor. Thus it is not really surprising that, thus far, the Government Control movement has been halted on its eastern boundary at the door of those New England States where the first prohibitory laws were enacted.

Famous Banker Passes

By the death of Sir Vincent Meredith, a great figure has passed out of the life of Canada. Alike in this land of his birth, in Great Britain and in the United States, he was looked on as the leading Canadian banker. He entered the service of the Bank of Montreal in the year 1867, three months before Confederation. That bank though the most important in Canada was then a comparatively small institution. Though deprived of certain prerogatives it then enjoyed it has expanded and grown almost out of recognition, and it is but meet and fitting to record that, to no inconsiderable degree, its marvellous growth and expansion were due to the financial genius of the man who served it so faithfully for sixty-two years. A member of a famous family that has written its name large in Canadian annals, he came to occupy, in our banking and financial world, a position that was quite unique. In the shaping of the destinies of the great institution of which he was for so long the active chief, he inevitably played an important part in the financial and economic life of the Dominion — and he played it worthily and well.

Noted for his shrewd foresight and business acumen, Sir Vincent Meredith had a marked and justifiable confidence in his own judgment alike of men and of affairs. He did not particularly welcome opposition to views that he held, and in his tenacity of purpose he was unswerving. His was a strongly marked and masterful character, with a strict sense of duty its most distinctive trait. His never failing endeavor was to give of his best to the building up of the bank with which he was associated. But no movement for the relief of suffering, for the welfare of Montreal, or for the improvement of communal conditions, failed to receive from him not only encouragement but practical support as well. For in him the true civic spirit was very fully developed, and it was regarded by him as at once a duty and a pleasure to further social welfare work of every kind, and to forward every charitable and educational movement that appeared to him to be in the interests of the city in which most of his life was spent.

Sir Vincent Meredith was a highly attractive personality. Of stately presence and distinguished bearing, his manner had about it a courteous dignity that lent it a peculiar charm. His heart was generous and kindly. He was a man of worthy loyalties and singularly endowed with a genius for friendship. In short it may fitly be said of him that, take him for all in all, we shall not look upon his like again.

Premier Taschereau's Escape

From all over the Dominion, and, indeed, from many other parts of the world, Premier Taschereau has been the recipient of the most sincere congratulations on his escape from grave peril on the evening of the 26th February. The Premier does not appear to think that an attempt on his own life was contemplated by the miscreant or maniac who placed a cartridge of dynamite in his office. But, whether an attempt on the life of the Premier was in contemplation, or whether it was intended to blow up part of the Parliament Building, it is obvious that, but for the intervention of a kindly Providence, in the blowing out of the fuse, the Premier might easily have lost his life.

His escape is fortunate on national, as well as on personal, grounds. In the course of a public career that may now be regarded as a prolonged one, Premier Taschereau has so wrought and so fought as to win the sincere respect of his political opponents as well as the warm regard of all the members of his own political party. Quebec has been exceptionally fortunate in successive Premiers. But, for sheer force of character and genuine ability, Mr. Taschereau is at least, the equal of any of his distinguished predecessors. It is the general wish that he may long be spared to add lustre and distinction to public life.

Quebec Women and the Franchise

Once again the Quebec Legislative Assembly has rejected a bill to confer the franchise on women in Provincial elections. In view of the Assembly's past record on the question, as, indeed, of the well-known attitude of opposition to such a measure adopted by Premier Taschereau and the leading members of his Government, and also by Mr. Arthur Sauvé, the Provincial Conservative leader, such a result is not surprising. But it is quite obvious that the cause of the enfranchisement of women is gaining strength each session. The measure of justice proposed may be delayed but its ultimate triumph is sure, when education on matters of political and civic import shall have become more widely diffused among the elected representatives of the people than appears to be the case today.

In the recent debate in the Legislative Assembly all

the familiar arguments (so to call them) against womanhood suffrage were trotted out. Some of these were on the same lines as the protest against the giving of the franchise to women circulated by the Montreal branch of the Catholic Commercial Travellers, which bluntly asserted that "legislation in favor of the feminine vote" would "favor the debasing of family life in taking the woman from the home". One would imagine, from lucubrations of this kind, that the casting of a vote was a lengthy process of constant occurrence, instead of demanding, as it does, only a few minutes' time in the course of every few years.

In another connection, the question of votes for women is also cropping up in Quebec. The Private Bills Committee of the Legislature is at present studying the Montreal bill. On the 28th February, an amendment allowing all women to vote on the same conditions as men, in municipal affairs, was passed by a large majority, in spite of the objections raised by Mayor Camillien Houde, who complained that the amendment had not been submitted to the Montreal Council, but that, on the contrary, the municipal committee on legislation had expressed itself against such an amendment. The amendment having passed the Private Bills Committee, will now have to go through the regular stages of Parliamentary discussion. But its passage before the Committee is an important step in advance.

U. S. Senator on Canadian Liquor Laws

The system of Government control of liquor, especially as applied in the Province of Quebec has been so often the subject of ridiculous misrepresentations in publications in the United States—to some of these we have drawn attention in these columns before today—that the recent speech of Senator Bruce, of Maryland, in the United States Senate, comes as a welcome corrective to a veritable farrago of nonsense on the subject. Dealing specifically with the figures relating to the sale and consumption of liquor in the Province, Senator Bruce stated that the Quebec system is tending, in operation, greatly to reduce the use of hard liquor and to increase the use of malt liquor (and he might, with truth, have added of light wines).

With regard to the evil of bootlegging, he stated that, beyond question, this abuse, so far as it exists in Quebec—and, for that matter, in other Provinces of Canada—is an aftermath of the prohibition system and that it is naturally impossible to stamp out this evil in a day. He added, with a rather piquant pertinence, that Government control in this country cannot be expected to abolish such abuses completely, until prohibition in the United States, with all the abuses for which it is responsible, has been done away with. "Carrying the war into Africa," he asserted that the State of Idaho, represented by Senator Borah, the "dry" leader, has an illicit still for every four hundred inhabitants! Senator Bruce is a Democrat, but testimony to the beneficial effect of Government control in this country was subsequently added by Senator Blaine, of Wisconsin, Republican, who declared that bootlegging was practically unknown in Canada until the advent of prohibition, and that it must take time to eradicate the abuses that prohibition had brought into this country.

It is well that such common-sense views with regard to the conditions prevailing in this country under Government control should find authoritative expression in the United States, in view of the misleading accounts of the same that have received such wide currency there. Furthermore, it is, of course, the fact that the controlled sale of liquor has brought to the Provinces which have adopted that system a very appreciable revenue, while the Federal treasury has also benefitted very largely in a pecuniary sense. So far as Quebec is concerned, in the last seven years, the Province has contributed to the Federal revenue under this head the very considerable sum of \$50,000,000, for, in round figures, the Dominion Government takes thirty-six per cent, of the receipts from the sale of liquors. Quebec, of course, was first in the field, closely followed by British Columbia, of the Provinces of Canada, in the matter of adopting Government control, but the revenues, both Provincial and Federal, from this source, so far as other Provinces are concerned, are mounting up.

The Day Between

After the wind and frost and snow
Has lingered, seeming loth to go,
There's almost sure to come a day
With all the winsomeness of May;
When the air whispers tenderly
Words of glad-hearted prophecy,
Making it easy then to dream
Of daffodils beside a stream.

It may be that the steadfast trees,
Secure in their immensities,
So strong in faith, and wisely dumb,
Take all the days just as they come;
Not shadowed by the clouds of grey,
Nor chagrined by the wind's wild way,
They need no day of heavenly blue
To help them and to tide them through.

But oh, the little grasses care!
And they put on their festive wear!
Small tattered blades with silvery sheen
Give thanks for the blue day between.

—Ray Ingham.

LETTERS TO THE EDITOR

Degraded Entertainment

Editor, Saturday Night:

It is about time that the normal man protested against the degradation of public dinners by professional organizers. A few weeks ago, at a large re-union dinner, I started a pleasant chat with an old friend, but in the middle of the soup course a hired "entertainer" called out, "Now boys, let's sing together number fifty-seven on the song sheet!" This was kept up until the end. Conversation was quite impossible; and the six at my table tried to hide with a smile the irritation which we felt. Last year the same sort of thing happened at a large dinner given by the Toronto Golf Club, and two of the members left the table in disgust.

No animal wants to be organized when it is feeding. Try it on a dog and he will bite. No human being wants to sing while he is drinking soup, and it is insulting to treat intelligent men as if they were incapable of conversation.

This is all new since the war. We used to have delightful Club dinners. We were allowed to feed and talk in peace, and, to make things go after dinner, the chairman took some trouble to arrange for songs and speeches from the company present. Have hosts and chairmen grown lazy?

I am told that this is one of the penalties of prohibition come to us from the United States through the international lunch clubs. Let it stay there. Somebody has pointed out that since the "pub" was taken out of that republic only a "relief" has been left. Why should we copy a decadent civilization?

Yours etc.,
ERNEST HENTON



PROCLAIMING THE POPE'S TEMPORAL SOVEREIGNTY
Public reading of the Roman Treaty outside the Lateran Palace in Rome on Monday, Feb. 11th, immediately after it had been signed by Signor Mussolini on behalf of Italy and Cardinal Gasparri on behalf of the Papacy.

Motoring in British By-Ways

By Nancy Bateman

Note—The following swift and colorful impressions of a motor tour in Great Britain were written by the late Mrs. G. C. Bateman of Toronto, a Canadian lady widely known in Northern Ontario especially. Her early death last autumn was deeply regretted and this record of a holiday may prove helpful to Canadians going abroad this summer.

FIELDS of red poppies flaming in the sunlight. Homes of red brick with red slate roofs and on those roofs countless red chimney pots. We drove from London to Cambridge, straight north, in a swanky little Chrysler roadster, eating up the miles, for you may drive as fast as you like in England—provided that you don't run into anyone. If you do—beware. For the penalties are great. And in two thousand miles of motoring we saw only one accident. There is a courtesy on the road in England. The man ahead waves you on or warns you back, for the road twists and turns, and each motorist looks out for the welfare of others.

In England there is always time for courtesy. The waiters have it, the chambermaids, the girls in Liberty's with their lovely soft voices saying: "Would madam prefer this or that?"

If ever you go to Cambridge go in the evening, so that you may be poled up the River Cam at sunset in a flat-bottomed punt, luxurious with red plush cushions. The backs of the colleges, ivy-covered and grown beautiful with age, the Bridge of Sighs, the immense willows drooping over the shore, the gardens, the boys strumming on guitars—all are full of a strange magic in the glamour of the setting sun.

And thru the town the girls go bicycling with large carry-all baskets attached to their handle-bars. Bicycling is not a lost art in England. Sturdy, muscular girls, who not only bicycle but go hiking along the roads in shorts and abraded socks, their knap-sacks slung across their shoulders, their cropped heads bare, swinging stout walking-sticks in their hands. But then the roads are so lovely in England and a day's hike may take you up over the moors, or down to the sea, or to some historical old town, fairly redolent of Roman days. For England unrolls before you like a picture film, with ever varied scenery and always a surprise around the bend of the road.

In England, wherever we asked the way the answer was always "The second turning to the left." In Scotland it was always "Straight on."

Two by two they hiked along the road—always male and female as God made them, and invariably with arms about each other. It made one realize that in Canada we are very shy and reticent with our love-making. The Old Country is so much franker.

Go to King's Lynn and buy food in the market place and eat your lunch in an ale-house garden, overgrown with roses; then slip down to Sandringham to have a peep at the King's summer home, and then on to Ely to see the most beautiful Cathedral in England. One wonders how many hundreds of years went to the creating of it—to the fine craftsmanship of nave and chancel—"lace in stone"—to the gorgeous coloring of stained glass that casts "a dim, religious light," to the mellow richness of warm-toned plaster. It gives one a sense of age and stability—the age and stability and power of the church that helped to weave English history.

If you go down into Derbyshire you will think that the hills look like patch-quilts, with their black stone fences making crazy, kriss-cross patterns, and when you have seen Haddon Hall and Chatsworth Hall you must stop for lunch this time at the quaint old Peacock Inn, where the food is excellent, the furniture priceless old mahogany and the landlady buxom and immaculate in a black silk gown with spotless cap and apron. Then go through the famous avenue of limes that meet overhead and on to the Dukeries.

WE SPENT the night at Edmestowe, walking out in the fading twilight of evening to Sherwood forest, and so fading was the twilight that I swear I actually saw Robin Hood and his merrie men in green velvet slip behind trees and sometimes I heard an arrow whizzing close to my ears. We stood inside the Queen oak—so large that thirty men may stand in it at once, and then we walked home and lingered by the way to talk to the cottagers and a woman with a sweet, placid face took us into her cottage—a cottage of low ceilings and immaculate cleanliness, and her husband asked us wistfully if all men were not equal in America.

At eight o'clock in the morning a maid raps at your door with a pitcher of hot water—and this is one of the unbreakable laws of England, for only in the large hotels have they running water; and if you want water to drink you must take it with you for no one drinks water in England. And fire-places are never lit in the summer time, no matter how cold the day, unless you pay extra.

Away north you go next day to that famous old Roman town of York and you walk the old Roman ramparts and look down on roofs of red slate, and you put an eye to the arrow-shaped holes in the walls and drive out through the famous old Mickelbar gate and over the moors to Whiby by the sea. The air on the Yorkshire moors goes to your head like wine, you have your first sight of purple heather and your first sight of shepherds' huts down in the hollows and of black-faced sheep roaming the moors—a typical English scene.

Thence to Alnwick where an old retainer escorted us through the outer courts of the Duke of Northumberland's castle and showed us the stately old coach that was resurrected and used at the coronation of the present King and Queen. Gilded and painted with scenery it was and what a figure the gentry must have cut in the day of the coach and four.

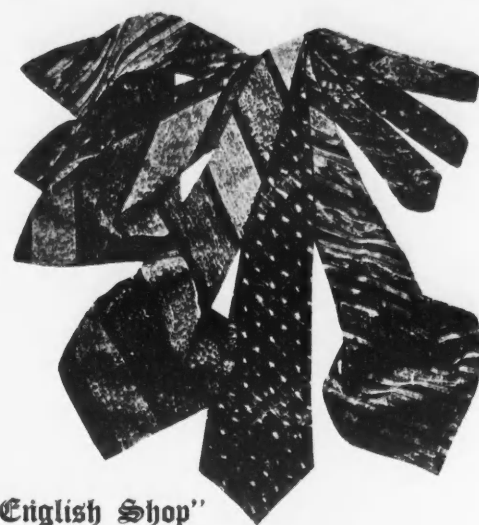
(Concluded on Page 5)

A Story of the War

THE death of Sir Charles Raitt Cleveland, who from 1910 was Director of Central Intelligence, and did more to defeat the German spy system than any man in the world, recalls a story which is not generally known. It is sometimes said that Sir Charles so mastered the German spy system that in the end the Germans were paying for the upkeep of the British Service! Here was one way it was done. In 1915 a spy named Muller was run to earth in a North London suburb, and shot in the Tower. His method of sending information to Germany was by marked advertisements in newspapers—codes, of course—which were despatched through Holland. The code was "pierced" after many weeks of work in Whitehall, and this constituting the last link in the chain of evidence, Muller paid the penalty. Officially, Muller continued to exist (spy executions were kept secret for months at that time), but still advertisements purporting to come from him, and containing information—false information, but most calculatingly, brilliantly false—continued to be forwarded through marked English newspapers, and Muller's paymasters gave their agent an increase in salary. In this way the Special Intelligence Branch collected over £400 from the German Secret Service funds before the Germans got tired of finding the facts were just wrong, and sent (in code, of course) the letter dispensing with the services of a man who had lain in a spy's grave for nearly a year. The Intelligence Branch bought a motor-car out of the profits, and up to the last, a few years ago, it was still known as "The Muller." Another ingenious device for making the Germans contribute towards the expenses of the War also employed by the Branch. The spy was almost invariably detected on landing at Newcastle or Hull, but instead of being arrested on the spot he was allowed to travel to London. He always went first class and after having thus helped the railway revenue he was arrested on arrival in London.



GENERAL EDWARD HIGGINS
The new Chief of the Salvation Army, photographed in his office at the Headquarters, Victoria St., London, England, on the day after his election.



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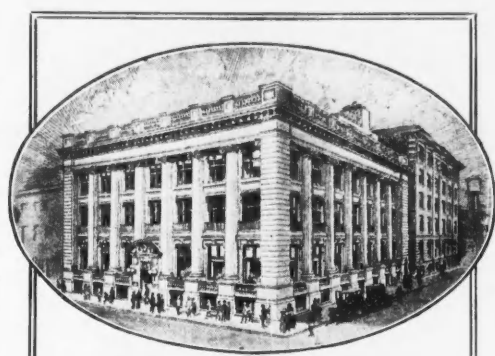
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"At Dodsley's"

By L. A. M. Loveken

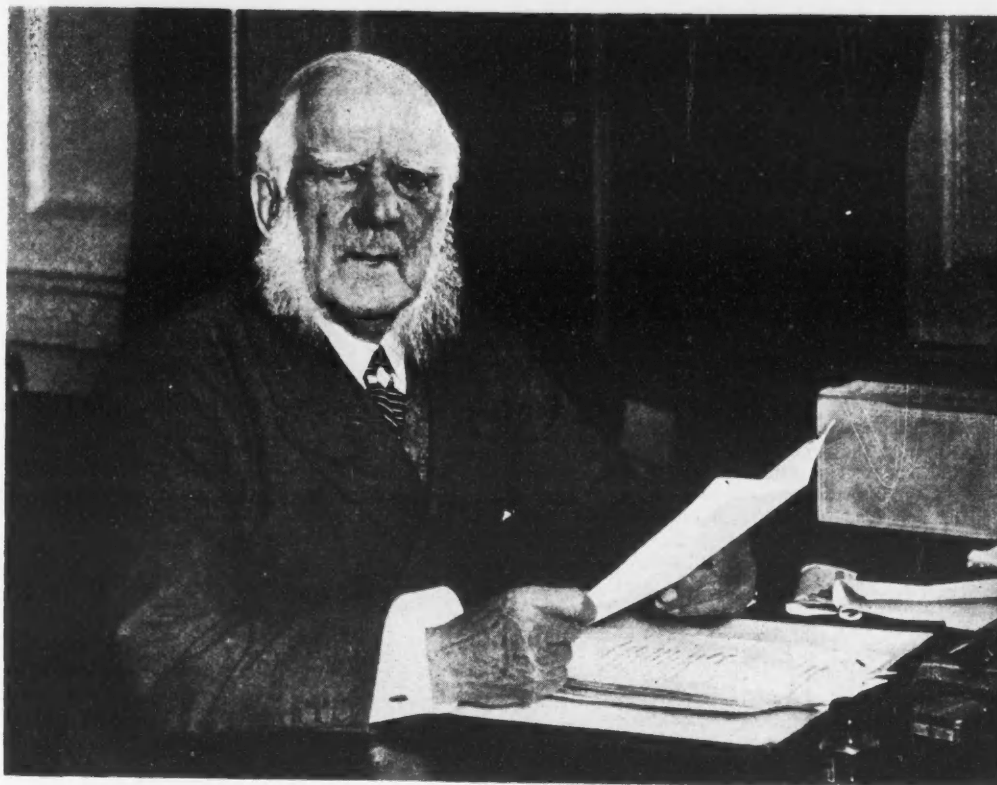
THAT "to seek is nearly as good as to find for, in seeking, one finds also things one did not seek," is a sage remark commonly attributed to Lady Dorothy Neville, whose "Recollections" are in marked, and apparently designed, contrast with Lady Cardigan's, "inspired and scented Scandalous Chronicle." The sentiment is true, as I recently found while making a search among the accumulation of varieties to be found in the classic region of the junk stores in Montreal. It was a well bound and, at one time, bulky volume of miscellanies bearing on the cover the book plate of one who, up to comparatively recent period, was a leading and eloquent Quebec Advocate. The book had contained a number of pamphlets, etc., and the like bound together but, unfortunately, much mutilated. Of one, which calls for passing notice, very little remained to recall the name and fame of a man around whom is draped a veil of romance, semi-mystery and eccentricity. Robert Dodsley, the famous publisher and writer takes his readers, first, into the kitchen and the atmosphere of flunkeydom and, secondly, into the highest intellectual society and paces the academic groves with Alexander Pope, Dr. Johnson, Lord Chesterfield, Goldsmith, Shenstone, Akenside, Gray and an army of luminaries, literary and eminent, of the early part of the eighteenth century.

Flunkeyism seems to have been an attractive subject for many writers but, as they have been of the "superior classes" the sketch of the domestic servants' quarters has necessarily been decidedly artificial. The same has been sometimes seen in reversed order. "Samuel Richardson, Printer," satiated his reader's mental eye with pen-pictures of the lives and doings of "the great," but the artistry is discolored by the fact that, as a critic has justly written, "It is in Richardson's back shop that they are all created," although the same writer adds that the artificiality is compensated for by the pathos and the "heart and sensibility" in the writing. Swift also has entered the field and Dickens in his Pickwickian sketch of the flunkey's "swarry," at Bath, has perhaps come nearer "nature," as the labyrinthian walk of life of the great novelist enabled him to see more of mixed life and he certainly made good use of his observation. But for con-



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By special arrangement with the Canadian Service of the Cunard Line this handsome souvenir, standing over 30 inches high, comes to Canada for the first time. It was presented in 1840 to Samuel Cunard, founder of the line bearing his name, by the citizens of Boston. He was a "Bluenose," born November 21, 1787, at 277 Brunswick Street, Halifax. He forged his way by persistent endeavor toward the realization of his dream of ocean navigation by steam, realized when the 1,000-ton "Britannia," 200 feet long and paddle-wheeled, accomplished the first scheduled Atlantic voyage under steam. Previously the "Royal William," another Canadian enterprise built at Quebec with the then Hon. Samuel Cunard among its owners, crossed under steam, but not on schedule, and only under pressure of circumstances. The 2,300 Bostonians who in 1840 contributed \$5,000 for this cup, now valued at \$50,000, had it inscribed as follows: "Presented by citizens of Boston, Mass., to the Honourable Samuel Cunard of Halifax, N. S., whose enterprise established the line of British Mail Steam Packets between Liverpool, England-Halifax, N.S. and Boston, United States of America."



VETERAN OF THE BRITISH BAR
Rt. Hon. Sir Edward Clarke, K.C., the grand old man of the legal profession in England, photographed in his chambers at the Temple on his 88th birthday which occurred on Feb. 15th. Sir Edward acted in many famous cases of the past like the Parnell enquiry and the Jameson Raid prosecutions.

temptuous satire Thackeray must be awarded the palm and his inimitable "Jeames," although really veiling a successful speculator, notorious in the early railway days in Great Britain, may be accepted as typical, with the addition of presenting the essence of humor. And at the same time it winged the shaft of bitter contempt for social shams in the description of the bankrupt "Earl of Bareacres," and the "igh life" into which it was "Jeames' loftiest ambition to be received. But the name of Robert Dodsley carries the reader from the realm of fiction to that of reality as he was a living being and his "flunkeydom" was not described for him. The fragment of the rare publication recovered from the junk shop is of an autobiographical character. It may be asked, in passing, how many people of the present ever heard of that odd personage.

SOME years ago Mr. Martin J. Griffin left the editorial presidency of the Toronto Mail and became one of the joint librarians of Parliament. But the literary world did not lose his distinguished services for he penned for some time a series of book reviews and other essays of a scholastic character, greatly enhancing the literary status of the Montreal "Gazette" in which they appeared. And he very appropriately headed his articles "At Dodsley's." I well remember the shower of questions that followed from every quarter: "What does that mean?"—"Who is Dodsley?"—"Where is Dodsley's?" Yet to Dodsley's name may be said to hang a tale which should not be generally unfamiliar. A native of Nottinghamshire he first appeared in public as footman in the service of Lady Lowther. But he evidently possessed an innate consciousness that he was capable of rising higher, but the wheels were clogged by "chill penury" and that he felt this was proved by the picture seen at the commencement of the mutilated fragment of his primary literary effort, bound in the collection referred to. The title is wanting though reference to the bibliography of the commencement of the eighteenth century, indicates that it was "A Muse in Livery, or the Footman's Miscellany." The picture represents a young man, presumably meaning himself, his right leg shackled to "despair," his left bound to "misery," "folly," and "ignorance" by a chain of "poverty." But he seeks with yearning gaze and entreating hand to reach Knowledge, Virtue and Happiness. It is made clear that "Daddy," as Dr. Johnson termed him, must, notwithstanding his lofty aspirations, also have exhibited the "umblie" spirit, when useful, if not of the same kind as that of Uriah Heep, at least akin to it. "What," he asks, "can be expected from the pen of a poor footman—a character that expresses a want both of friends, fortune and all the advantages of a liberal education.... I will seek no other excuse for what follows, than the candour and good nature of my readers will, I hope, supply when they recollect that the author lies under all the disadvantages of an uncultivated mind: his natural genius suppressed by the sense of low condition—a condition from which he never hopes to rise, but by the goodness of Providence influencing some generous mind to support an honest and grateful heart." The generous mind was "influenced," and in the person of no less a person than Alexander Pope, who played the necessary role of "patron" to the aspirant who scorned the ignoble part of footman. Not only did he advance Dodsley a hundred pounds to establish, in 1735, his publisher's shop, which he styled "Tully's Head," in Pall Mall, but continued to promote his interests.

DODSLEY'S initial outpouring, describing the daily routine of a London footman, can hardly be regarded as a very highly inspired work. One extract will suffice. The flunkies, always, it appears, passed from labor to refreshment and the literary footman gives an idea of the proceedings in the Servants' "All" during the restful period. Her ladyship, having left her chair: "Then," the footman tells us

... "to the Hall I guide my steps
Among a crowd of brother skips,
Drinking small beer and talking smut,
And this fool's nonsense putting that fool's out;
While oaths and peals of laughter meet,
And he who's loudest is the greatest wit.
But here, amongst us the chief treat is
To rail against our lords and ladies;
To aggravate their smallest failings
T' expose their faults with saucy railings."
Much the same as to-day, but this is however too much for Mr. Footman Dodsley and he proceeds:
"For my part, as I hate to practice,
And see in them how base and black 'tis;
To some bye place I therefore creep
And set me down and feign to sleep:
And could I with old Morpheus bargain,
'Twould save my ears much noise and jargon."

The footman having risen to the rank of Publisher had, however, higher literary aspirations and he produced a very mediocre "farce" called "The Toy-maker." But the power of the inevitable "patron" of the period, in this case Pope, caused it to be put on the boards. Rich's acting and the strength of the "patronage" forced the play into

"fashionable" popularity or notoriety. Anything of its nature would to-day be of very brief existence. It appears to have encouraged him to pen other plays. But Dodsley's star was rising and in 1735 he opened his publisher's shop. It became, as by the wave of a magician's wand, the "rendezvous of literature." Publications poured from the presses at his disposal. From them came the first edition of Gray's "Elegy" and the Eton College and Pindoric "Odes," of Goldsmith's "Polite Learning," and other famous literary productions. He suggested Johnson's Dictionary and founded the Annual Register in 1758, a summary of passing history little changed in form and not much more in substance to this day. His writings, numerous and varied, were not of an enduring character. As a publisher with peculiar surroundings, his name will always recall many literary notables of the past and their surroundings and contemporary events.

THE PASSING SHOW

The root of the trouble seems to be that native authors are less interested in producing the great Canadian novel than they are in producing a novel by the great Canadian novelist.

President Hoover in his inaugural addresses promises a nation-wide investigation of criminal activities. This would seem to be a recognition of the national status of Chicago.

Where there's smoke there is always a fire. In our apartment house, however, the smoke is confined entirely to the janitor's pipe.

Scientists in extending the bounds of the universe emphasize the complete insignificance of man in the cosmic scheme. But haven't women already proved that?

The winter sports in Montreal this year have been largely Americans.

THE MODE

"...The bride was gowned in a navy blue hat."
Social Item in "The Mail & Empire."

Modern Proverbs:
All bridge and no play makes Jack a dull boy.

The trouble with Einstein and his theory of the universe is that we asked for bread and he gave us a philosopher's stone.

Now is the time to lay in your coal for the summer.

Hal Frank

Elizabeth McGillivray Knowles

ON MARCH 2nd a Memorial Loan Exhibition of Miniatures and Paintings by the late Elizabeth McGillivray Knowles was opened at the Robert Simpson Company's Galleries to continue for a fortnight. The sudden death of Mrs. Knowles last autumn removed one of the most gifted and widely known painters that this country has produced. The assembling of this collection has been a labor of love on the part of her bereaved husband, F. McGillivray Knowles and is very extensive. In addition to the pictures she left behind in her studio, are scores of loans from the private collections of many well known Canadians. Mrs. Knowles was an artist who despite her genius as a colorist and skill as a draughtsman seldom painted large works of the gallery order, and preferred to work on small canvases and little ivory tablets, so that it is only when one sees a great accumulation of her work as in this show that one realizes the full extent of her industry and inspiration. In the field of miniature her position was unique. She did not paint portraits but loved to record on ivory exquisitely poetic and carefully executed landscapes and garden pieces. And yet even in a miniature of every small dimensions she managed to give an effect of spaciousness. She began as a landscape painter, and to the last, her love of gardens and orchards, alive with delicate color, is revealed in many canvases. But a field she had made her own and in which she was not excelled among living painters, was in the painting of poultry. Her ability to present iridescence of plumage, and innate living character in her feathered subjects was quite phenomenal. No one who sees this collection can fail to realize that in this respect at least permanent fame will attach to her name.

An Englishman is going to put gunshots on his car to steer by. What are us pedestrians gonna do now?—Dallas News.

The Doctors of Law don't seem to be able to effect a cure.—The Thomas E. Pickerill Service.



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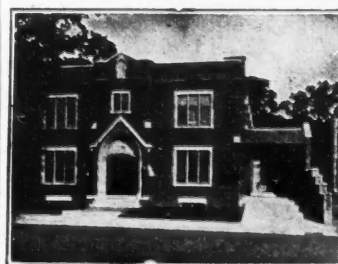
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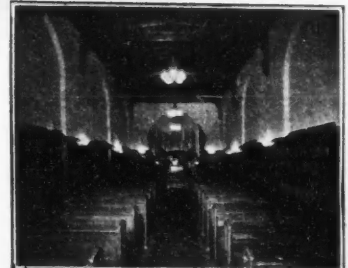
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MR. MACKENZIE KING is now engaged in one of the biggest games of statescraft to which Canada has been a party since the Fathers of Confederation accomplished their task. Success in it means for Canada great economic advantage and for Mr. King it means a very large and undisputed place in the political history of his country. Mr. Hoover at Washington is the other player, and the stakes are control of fiscal policy as between Canada and the United States and realization of the St. Lawrence-Great Lakes deep waterway scheme.

Mr. King declared himself into the game on January 31, 1928, when, through Mr. Massey at Washington, he told the United States Government that the restrictions imposed by its tariff on the entry of Canadian farm products into the American market were "among the factors which have contributed to bringing it about that public opinion in Canada has not so clearly crystallized in favor of the waterway as appears to be the case in the United States." He made his first big play on Friday last when through Mr. Robb in his budget speech he told the United States that in the future adjustments of the Canadian tariff "consideration must necessarily be given to the possible effects on trade changes being proposed in the tariff schedules of other countries, should these be implemented by legislation."

As to the outcome of the game, much must depend on the skill and courage of the players. Mr. King holds a very strong hand. Will he be shrewd enough in playing it? I think the signs indicate that he will. And if he plays it successfully, Mr. Bennett should have plenty of time to prepare himself for the premiership.

The strength of Mr. King's position in this game of statescraft lies in the fact that Mr. Hoover wants so much. He wants three things, namely, the American market for American farm products without Canadian competition, continued access to the United States' best market, and the St. Lawrence waterway. Since Canada can have the waterway any time she is willing, all Mr. King has to play for is the American market for Canadian products. So, Mr. King holds two high cards to Mr. Hoover's one. He holds the Canadian market and the waterway while Mr. Hoover holds only the American market. The first probably would be enough if he played it with sufficient courage, but the waterway greatly strengthens his hand.

The principal difficulties of both the participants in this statescraft game is not across the international board but in their respective countries. At Mr. Hoover's elbow are the agriculturalists to whom he promised a prohibitive tariff against Canadian products. At Mr. King's are the provinces which have an interest in the St. Lawrence. It remains to be seen how Mr. Hoover will handle his own particular problem, as for Mr. King he is moving adroitly to handle his.

To be able to use the St. Lawrence as a counter in the game, Mr. King must be in a position to say whether or not Canada will go into an international undertaking for the waterway. He must be able to say that the chief factor influencing this country in the matter is the economic consideration involved in the United States tariff restrictions against Canada. It was with this fact in mind that in the House of Commons the other day he denounced as so much nonsense suggestions that an all-Canadian waterway was feasible and that Canada was in danger of having her sovereign rights impaired in a waterway treaty. He had the same fact in mind when some days later he admitted the claims of Quebec to ownership in the waterpowers of the St. Lawrence and declared that considerations of navigation alone would justify the federal government in preventing the province from doing what it liked with those waterpowers. Mr. King is calling the two provinces into a conference on the St. Lawrence, and it looks very much as if he would be prepared to concede a great deal in order to appease anti-waterway sentiment. He couldn't play the waterway as a trump card in the contest with Mr. Hoover if the latter had reason to think the provinces could prevent delivery. So he asked the House of Commons last week to remember that "whatever is said in this parliament at this time may have a very far-reaching effect upon some decisions which may be reached in the very near future with regard to matters which are of real concern to both countries."

But the Prime Minister must show a little more of his hand before those sections of the public that are anxious for the waterway can know whether or not to be optimistic. His efforts to secure command of the situation in order to be in a stronger position in his contest with Mr. Hoover would seem to offer them some hope. On the other hand, if to this end the provinces are to be conceded the right to dispose of the waterpowers of the St. Lawrence with no provision made that the development of these waterpowers shall finance the navigation works, how is the waterway to be paid for? The National Advisory Committee, whose report was adopted by the King Government and submitted to the United States as a basis for negotiation, stated it could not recommend the waterway undertaking if it was to be a charge on the public but only if it was to be paid for through the power rights. Perhaps the Federal Government has in mind that it could make it a condition of its approval of concessions granted by the provinces that the interests securing the concessions build the navigation works.

The plain warning to the United States in the budget speech that Canada will not be too proud to hit back should the tariff proposal now being considered at Washington be translated into law had an agreeable reception here except among the Tories, one of whose guns it spikes. The Conservatives cannot now accuse the government of having no concern for the American tariff threats. While the United States is merely threatening, the government is not required to go further than to intimate that if the threats are made good Canada will protect her own interests by retaliation. But Mr. Robb was at considerable pains to get in his intimation before Mr. Hoover delivered his inaugural address, partly, no doubt, with a view to acquainting him with the sentiments of this government before he had spoken his first word as President, and partly, perhaps, in order that, with the budget delivered before any declaration of policy was made at Washington,

the government would have an excuse for taking no definite action this session should those sentiments be ignored. In any case, Mr. Robb must be credited for the present with meaning what he said, for he repeated the sentiments several times, and he made sure they would be noticed by putting them in the first sentence of the summary of his speech. While the government remains loyal to its low tariff policy, it recognizes that the country should buy where it sells, and if the United States should elect not to permit Canada to sell in its market the Canadian tariff schedules will be adjusted to influence Canadian trade accordingly. And Mr. Robb professes that the more it is influenced toward British channels the better he will be pleased, for "Canada, the pioneer of the British preference, looks on Empire trade as the key-stone of its external trade policy."

While criticism is pretty well closed off in advance in respect of the American tariff proposals, the Opposition is given other openings to shoot at. It has legitimate excuse to discuss the Tariff Advisory Board, the neglect of the coal and steel industries, and the lack of any suggestion that the fruit and vegetable growers are to have protection from American dumping. Fifteen references heard by the Tariff Board find reflection in the budget, but mostly they are minor references. After three years of the board's operations, Mr. Robb still professes that it hasn't had time to examine fully and advise him regarding the major cases. Nova Scotia members will not accept this excuse for the government's third failure to declare its intentions regarding the Duncan Commission's recommendations for assistance to the coal and steel industries. These and other industries have been put to a lot of expense in bringing their representations before the board, and they are not even told whether in the opinion of the board and the minister they have made out their cases.

It has been Mr. Robb's practice the last couple of years to place his budget before the country, listen to the reception it receives, and then proceed to revise it, so perhaps this one isn't yet a final budget. It could stand some revisions. While abolishing some of the nuisance taxes, for instance, he has retained the most annoying of all, the stamp tax on cheques. Most people didn't notice they were paying the tax on railway tickets, since it was collected in cash with the price of the tickets, but the bother of having to find and affix excise stamps on cheques has affected the temper of many. In his desire to avoid arousing the displeasure of the agricultural element in parliament, he has taken a third off the sales tax, of which they in common with others disapprove, which reduces the revenue without lessening the trouble of collection, but has left the income tax alone, regardless of the legitimate grievance of those who are taxed two or three times on their earnings from investments in incorporated companies. And he continues to encourage bootlegging and smuggling by retaining the absurdly high taxes on liquor and cigarettes.

But the people who have most ground for complaint about the budget are the small stock market gamblers. If Mr. Robb does not put them out of business he will collect from them a large part of the twenty-five millions he is remitting to the taxpayers in general. His levy on stock market transactions probably will please the bankers as being in line with their efforts to stem the tide of speculation, but the man of little means who dabbles in mining stocks will wonder why the reform is applied so much more severely to him than to the man who can afford to deal in high priced stocks. On every share of stock sold at less than \$3 Mr. Robb proposes to take a cent, while he takes only three cents on shares sold at one hundred dollars. The man who makes only a small profit on marginal trading in high priced shares will not feel the tax, but it will amount to a considerable percentage of the profit on low priced mining shares. Perhaps the minister may give a sympathetic ear to the protest the directors of the Toronto Mining Exchange propose to present. Providing it did not curtail trading to any considerable extent, it would hit that particular exchange and its patrons to the tune of several millions a year, and if it did restrict trading there might be an injurious reaction on mining development.

MR. ROBB generally gives us something to temper the bad news. This year we are assisted to accept in a good spirit the taxing of our stock market losses. He has placed "philosophical apparatus" on the free list.

More members of the House of Commons lack the courage of their convictions than one would have thought. For, passing hundreds of divorce bills every session without even looking at them, it is idle for all those who helped to kill the Willoughby bill providing for divorce courts in Ontario to pretend that they did so because they are opposed to the principle of divorce. Disapproval of the principle of divorce undoubtedly influenced some, especially



MR. WILLIAM CHISHOLM
Leader of the formidable Liberal Opposition in the new
Nova Scotia Legislature.

among the Roman Catholics, but for a great many the consideration was nothing more than the fear of losing a few votes in their constituencies. It is another case of minority rule. The members know that few of those who favor the reform are so much concerned as to remember it at election time while many of those who are opposed to divorce would be liable to reflect their displeasure at the passing of the bill in their ballots. Those who delight in denouncing the Senate as reactionary and unresponsive to the popular will by reason of not having to go before the people for election should recall the case of the Willoughby bill when next they are tempted to tirade against the Upper house. The Senate, free from the fear of minorities, passed the Willoughby bill, while members of the Commons, remembering the voting power of minorities, killed it. It was in quite the same way the Senate in its independence, has killed measures passed by the Commons at the dictation of minorities. The result is that people in Ontario with the means to bring lawyers and witnesses to Ottawa can secure divorce while those who can't afford the expense must go without.

Mr. Stewart, Minister of the Interior, has often been twitted in the Commons with looking more guileless than anyone could possibly be. The jest is remembered seriously now in the light of the disclosures regarding his course in connection with the Seven Sisters power site. After telling the House one night last session that he

would be in no hurry to dispose of the power site, he wrote the very next day to Premier Bracken of Manitoba that in view of the attention the proposed lease to the Winnipeg Electric Company was receiving in both Parliament and the provincial legislature he thought it wise to delay granting the lease but that the proposed development would not suffer thereby. It is not surprising therefore that he is not accused of bad faith.

The Felling of a Giant Tree

A tribute to the loves of all the years

That go to build such beauty; So he stood,
His great arms spread above his fellow-trees
In stately benediction of the wood.

I saw them tie a rope about his heart

And strike this living thing of green delight!
The great tree shuddered, and his million leaves
Danced in the mad disorder of their fright.

A long and tearing sigh his one complaint

And all this majesty that time had made
Crashed to the shaken earth, and I

Wondered that men were not afraid

To hurt such beauty. Where he lay I knew

Death ran along the sap from bough to bough
Through green cascades of glory that were gone
For ever and for ever now.

—H. B.

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THE VATICAN AS A NEW STATE

An interesting aerial view of St. Peter's, Rome, and the Vatican, showing the area which is included in the new Papal state under the sovereignty of the Pope, by the settlement concluded on Feb. 7th. The Piazza San Pietro is in the foreground. Immediately behind the Dome of St. Peter's can be seen the full-scale model of the Grotto of Lourdes astride the historic walls of the Vatican Gardens, and on the left of it is the Vatican Observatory. The Vatican Palace is on the right of St. Peter's, the court in front being that of San Damaso with the building containing the Papal apartments on the right hand side.

Motoring in British By-ways

(Continued from Page 2)

Then over the border to Edinburgh—a town teeming with history and romance. Edinburgh castle stands like a fortress on the hill and the street leading down to Holyrood Palace remains unchanged from the days when Robbie Burns dwelt in this old stone house approached by high steps and Sir Walter Scott in this austere-looking home.

In the castle we saw the bedroom where Mary Queen of Scots slept (in fact we discovered that Mary Queen of Scots slept in a great many beds in Scotland and the north of England) and the window where she lowered her baby, James V—and how could so beautiful a woman be the mother of so ugly a man?—in a basket, two hundred and forty feet, to her brother, so that John Knox could not get hold of the tiny Papist and make a Presbyterian of him. And we saw the very bed she slept in, in Holyrood Palace, with its faded terra-cotta curtains, and the winding stone staircase, leading to her room and the secret hole in the wall of Darnley's room, under the tapestry, discovered only a few years ago when the present Queen was restoring the tapestry. Only parties of thirty may go through the Palace at once and there being thirty-two the guide cut off the last two. The guard at the door protested, "Why, mon," he said, "Ye can't split a pairty. It's like splitting a mon an' his wife."

At four we took the Queen's ferry over the Firth of Forth and had tea in a beautiful Scotch home at the end of the bridge. Wind-blown trees, salt air, a garden of roses and delphiniums. Then on in the evening to Glenaeles—a hotel surrounded by hills and famous for its golf course. Each golf bag is fitted out with a plaid umbrella for in Scotland it rains most of the time.

The following day we drove over mountain passes by Tummel and Loch Rannoch—the finest yet for wealth of scenery. The road runs like "a twisting ribbon right across Scotland. Loch Tummel is a fairy glen, its banks birch-laden. There is wealth of vegetation, rushing Highland river and lochs, moors, and mountains. Over tarns and burns, past Killikrankies' gorge, you go to places with Shouting Highland names." Then Tummel bridge, with a torrent below and over sixty miles of boulder and bog to Fort William. An eerie drive at night, on those lonely moors, not another car on the road but your own.

AT FORT WILLIAM we slept by the sea. At breakfast silver of early English pattern, polished until it reflected your face, and genuine Scotch porridge. In England we asked, out of curiosity, in what the difference consisted between porridge and Plansome oats. "I couldn't say, I'm sure, sir," replied the waiter, "It hails comes hout hof the same pot."

Lunch at Oban, by the sea and then on to Crianlaroch and Tarbet on Loch Lomond. Are the names not music to your ears? Yet never again shall I sing "On the bonnie bonnie banks o' Loch Lomond". Loch Lomond has no bonnie banks and over the very ordinary little lake a dark mist hangs constantly. We asked our London waiter if the sun might come out, should we stay, say, three or four days. "Madam, if you stayed a month the sun would not come out," he replied in disgust.

In Glasgow it was pouring too, and I must confess I was rather keen to get over the border again. One can get one's fill of rain. So straight on to Gretna Green we motored and saw the famous blacksmith shop where runaway couples were married. At Carlisle, the border city, we stopped at the famous old "Crown and Mitre" and went to see Cockerham Castle where Mary, Queen of Scots, fled for shelter from the Scots, and where she found hospitality turned to imprisonment. Sending a request to Elizabeth for clothes, that jealous Queen sent her two torn shifts, two pieces of black velvet and two pairs of shoes. And her guards were in mortal terror lest, when she rode in the castle grounds, she would jump the fence and away to Scotland.

A wonderful drive over the hills to Buttermere—the finest coach drive in the Kingdom—under the rugged menace of the Honister crag. The drive around Ullswater is the prettiest of all the drives in the Lake district. The fox glove grows five feet tall, the hills are pale green or purple with heather and blue in the distance, and the curling mists wreath the mountain tops. At Ambleside we were lucky enough to see the annual rush-bearing—hundreds of children bearing floral designs on a long pilgrimage to the church, where each child was given a slab of ginger bread.

Crossing on the ferry from Liverpool to Birkenhead, we drove down into Wales. Driving through Chester—that town of quaint shops and inns—we saw a sign "Ye Old Bluebells Inn, licensed in 1494"—just two years after Columbus discovered our continent.

We spent two nights at Bettws-y-Coed—"Betsie" my

husband called it, that popular haunt of artists. Then down through Hereford—Nell Gwynne's town—and the Valley of the Wye with its muddy little river. I have a bone to pick with Galsworthy for calling our St. Lawrence a huge, untidy river sprawling all over the land. Their rivers and lakes cannot compare with ours.

But then, of course, we lack England's historical background. To go through Carnarvon Castle, where the first Prince of Wales was born, and which took thirty-seven years to build, to wander about Bath—at one time a lot of unseemly ponds, used by the Romans for baths, where bathers were pelted with dead cats and frogs, and which is now, thanks to Beau Nash, a city above the cities of Italy for purity and dignity of architecture, with arches and columns rising above the baths, to shut one's eyes and see Beau Nash come down the street in a chaise drawn by six gray horses, with outriders, footmen and French horns, how it all stirs one's imagination.

And when you are threading the narrow—oh so narrow—streets of that city, an old man may seize you by the arm and drag you up a flight of rickety stairs to a room above. Such a weird old, old man, whose name is Keppel, so old that he hasn't a tooth in his head and his skin is dry like parchment and his eyes weary and bleary and bored and sophisticated, and his knotted fingers covered with rings, and he will show you the room where Gainsborough first began to paint and his wonderful collection of rare old works of art, and he will tell you to blow the duty and take home to America one of his treasures, for which, if you are easy, you will pay forty pounds when it was only worth twenty. And he will write you a note to go with the treasure and sign it with J O Y and make a human face of the O, while he holds you with one of his scrawny hands.

IF YOU go down into Devon, go to Minehead and walk along the stone quay and talk to an old sailor who may take you into his cottage, the walls of which are three feet thick and the age two or three hundred years. Pale yellow and cream and white these cottages are painted and the cliff rises so sheer behind them that they have no backyards. And the sea booms against the wall of that town like a cannon. And that old sailor will tell you of how one hundred years ago a Cornishman thought nothing of a walk and one who had forgotten his hat in Bristol, sixty-five miles away, cried: "Dummee A' mun just step back for my top hat—and step back he did, sixty-five miles.

Devon has a tinge of red that warms the heart and gladdens the eye. There is red in the earth and the creams of the cottages have that warm tint of yellow ochre in them.

But, before you enter Devon, you must go through the Cheddar gorge with its high overhanging rocks towering hundreds of feet above you, covered with ivy and trees and reminding you of castles.

Of course you will go to Clovelly, which is a toy town, preserved in all its pristine beauty—a long descending main street of worn pebbly stones with fuchsia and geranium trees growing to the tops of the houses and doorways over which roses and clematis entwined. But go also to Lynmouth and go at noon when a travelling orchestra is playing beneath the wall of the quaintest hotel comprised of several cottages running uphill, and the sea is a turquoise blue, and sit on the wall and dream. And don't miss Ilfracombe with its immense cliffs jutting out into the sea, and by all means go to Bude where there is the longest stretch of sand beach and the ocean is sapphire and great white crested waves roll in, for it is your old, old dream of a real seashore. And if you can resist the temptation to go in for a swim you are abnormal.

At Lyme Regis, on the south shore of England, we drove up a blind street so narrow that we had to back all the way down and the natives came to their doors to watch the process. Then over Dartmoor and into the New Forest with its lovely glades. On to Winchester, where we saw King Arthur's round table hanging on the wall with the names of all his knights inscribed about the edge.

And so, to London.

Roads curving and winding between stone walls covered with ivy. Forests whose floors were carpeted with ivy. Trees whose trunks were covered with ivy. Cedar trees so much lazier than ours, pines so much more symmetrical, beeches whose branches arched overhead. Every few miles a pretty rustic lodge and a glimpse up an avenue of oaks. Never a detour. All so tidy and neat and orderly. Electric wiring under the ground. Red post-boxes built in the stone walls. Orderly little postman with their funny peaked hats. Policemen in white cotton gloves. Moors covered with white and purple heather and carpeted with pink and yellow flowers. A hunting scene—red coats and hounds.

But it was good to get back to the wide open spaces and the big rivers and lakes of Canada. Fields of reddish-brown buckwheat and all the forests aflame with red maples and sumac and golden beech leaves falling like gold dust through the mellow September sunlight. The brush strokes of nature are on a large scale in our country.



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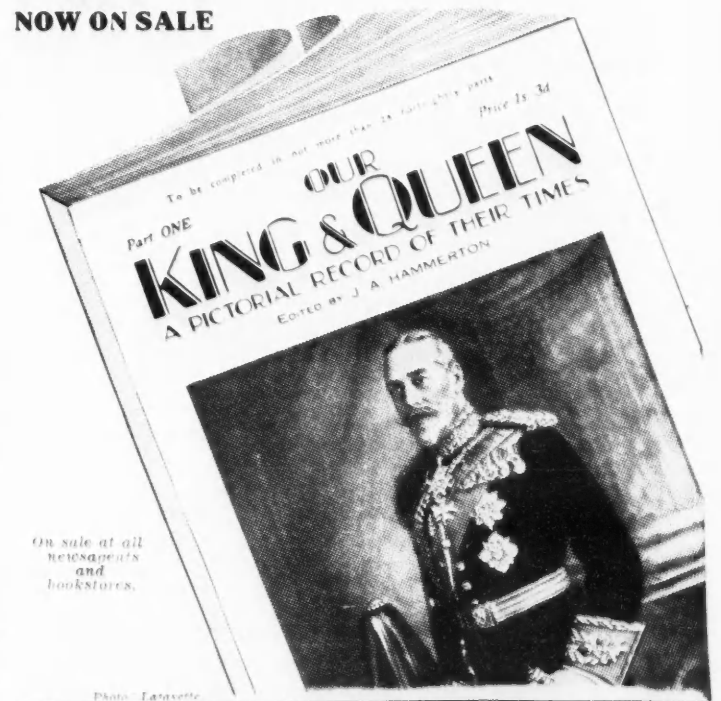
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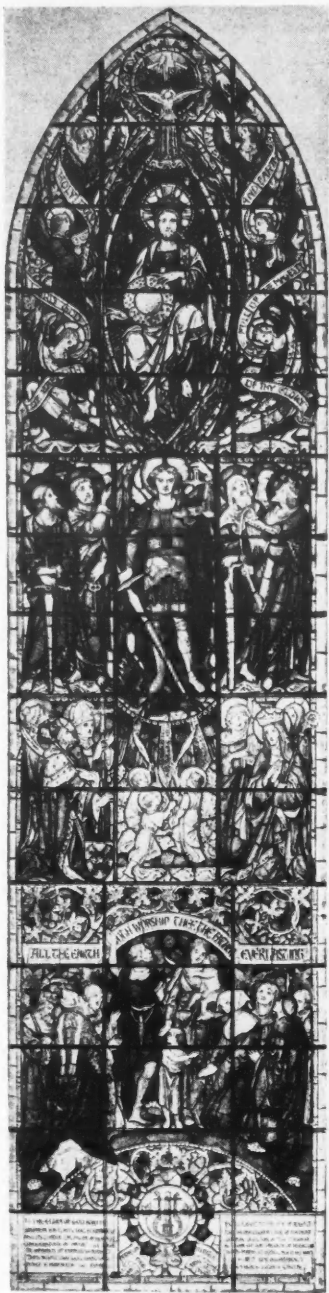
In 1913 when the Stratford-Upon-Avon Festival Company first appeared in Toronto a New York theatrical man who happened to see the organization for the first time exclaimed after seeing one of the less familiar plays, "By Jove, this is Shakespeare made human! If all producers did his plays this way, he'd be as popular on Broadway as George Cohan". This enthusiast may have been over-optimistic, but at least he struck the keynote of the tradition now long established in connection with the Shakespeare Memorial Theatre, and the tribute involved in the phrase "Shakespeare made human" is doubly true to-day. This condition is most apparent in the presentations of the histories and tragedies, which have in the past suffered much from the ponderousness and ritualism which has attended their presentation by celebrated stars. We all now know with Ben Jonson that Shakespeare "was not of an age but for all time". But it is sometimes forgotten that during his extremely successful career as an author-manager it was necessary for him to consider his public and not posterity; and to make his plays both in quality and presentation as vivid, swift and moving as possible. One of the causes of the ponderousness which came to be associated with the more serious Shakespearean dramas was the sacrifice of the principle of continuous action to meet the exigencies of spectacular scenic production. Improvements in stage mechanism have gone far to overcome this difficulty; but the basic fallacy that the acting of Shakespeare was a rite to be performed solemnly and heavily persisted. The less inspired the actor the more insistent he was on trying to give a false dignity to his performances by pompous tricks of speech and bearing. The comedies, which are for the most part frolicsome in their very nature, have suffered less in this respect than dramas like "Julius Caesar" and "Richard the Third". It is in the ability to give vivid and human presentations of Shakespeare's tragedies and histories that the Stratford players are absolutely unique in the English speaking theatre. They constitute an ensemble and embody a tradition which makes a loosely constructed pageant play of the fifteenth century like "King Henry the Fourth" as living a thing as the latest realistic picture of the underworld of New York or Chicago. And this without diminishing the glorious poetry and imagery of the dramatist!

While providing a suitably rich investiture, the Stratford organization succeeds in no small degree in restoring the Elizabethan system of continuous action, which overcomes the problem created by loose construction and scattered episodes that seemed so barbaric to Voltaire. Last year Winthrop Ames in "The Merchant of Venice" and Harrison Grey Fiske in "The Merry Wives of Windsor" sought to do the same thing and frankly followed the Stratford method. But they were dealing with familiar material. Any stage director on this side of the Atlantic would be frankly at a loss if asked to give a presentation of "Julius Caesar" or "Richard the Third" that would move forward with such intense and living fervor as that revealed in the Stratford productions. With the exception of "The Taming of the Shrew" which I reviewed last week, I have not seen the comedies; so that this commentary will be confined to the four tragic works in the repertory brought to Canada this season: "Hamlet", "Julius Caesar", "King Henry the Fourth" (Part I) and "King Richard the Third".

Hamlet
Without
Stars

In the presentation of "Hamlet" Mr. Bridges Adams the director does not attempt to go beyond the traditional stage abridgment, which involves many cuts, and which gives a rather inadequate idea of the adventures of the Prince after he has slain Polonius, and especially of his complicity with Fortinbras. But the role of the Prince is played as Shakespeare wrote it and not sentimentalized into a condition of ineffective sweetness which does violence to the poet's intention. Hamlet took a relative place in the ensemble which brought forth an idea of the maze of poisonous intrigue that enveloped the State of Denmark; and in no production of recent years have we had so much of the inspired eloquence of the play so naturally and poignantly expressed on every hand.

Mr. George Hayes, though endowed by nature with a somewhat immobile countenance on which tragic expression does not rest with ease, is undoubtedly a most impressive and convincing interpreter of Hamlet. His impersonation has much of the penetrating intelligence and intense personal fire of that of Edward Hugh Sothern. No Hamlet that I have seen "read" his lines with a finer sense of nuance and correct emphasis as Mr. Hayes. In fact Mr. Hayes' intuitions in the matter of emphasis are almost unique. He showed signs of fatigue in the finale, but in the earlier scenes his Hamlet was well nigh perfect in an elocutionary sense, never stilted and always natural and spontaneous. His finest scenes from the standpoint of absolute conviction were those with the ghost and the illusion of the stage direction. It is but rare that the appear-



The beautiful memorial window which is to be unveiled to the memory of Dr. A. S. Vogt, founder and first conductor of the Mendelssohn Choir of Toronto in St. Paul's Church, Toronto, on April 7th next. The window is in illustration of the "Te Deum" ("We Praise Thee, O God"). At the base will appear the emblem of the choir in a scroll of maple leaves and a suitable inscription. The window is being erected by members and friends of the Mendelssohn Choir.

ances of the Ghost arouse awe in a modern audience but as presented last week they were wonderful in execution. The Ghost, it may be added, was played by a gifted and very versatile actor, Gordon Bailey.

The distinction and balance of the tragedy was augmented by the splendid impersonation of the King by Wilfred Walter, a role Sothern would like to have played if it were not for the public insistence that the star must play the Prince. Mr. Walter gives promise of developing into one of the most renowned artists in the annals of Shakespearean acting. He was intensely picturesque, with fascinations of person that explained the spell he cast over Hamlet's mother—an elegant sensualist, and crafty politician. Altogether the impersonation brought forth all the superb opportunities of the part as an acting role in a degree that has seldom been equalled. Another notable and distinguished characterization was the Polonius of Kenneth Wicksteed. The Queen of Dorothy Massingham was her best performance so far as I have witnessed her achievements. Joyce Bland was hardly authoritative enough as Ophelia but was charmingly pathetic, and in the other roles the dramatic values were so well brought forth as to give weight to many scenes that are often colorless.

Splendid
Ensemble
in Caesar

Much rarer than effective presentations of "Hamlet" are impressive productions of "Julius Caesar" and no rendering of the tragedy I have ever witnessed has equalled that of the Stratford players in all round efficiency, gripping interest and movement. It had pulsations and reactions that lifted it far above the ponderous efforts of actors who assumed that because the noble Romans wore togas and used oratory as their stock in trade they did not behave like human beings. In team work the production was supremely excellent. No presentation possessed so great a number of actors possessed of natural gifts of eloquence could be perfect in every detail of expression, but the whole organization made the tragedy of the Ides of March and its aftermath, actually live again for any player with a small endowment of imagination.

The Marc Antony of Wilfred Walter far excelled in power, picturesqueness

and quality any presentation of the role I have ever seen. In the great scene of the oration over the body of Caesar he played on the feelings of his audience just as the real Antony played upon the feelings of the Roman mob. With his great height, flaming countenance, and intensity of vocal utterance, and constant suggestion of craft and intellectual dexterity, Mr. Walter gave us an Antony which it is hard to believe was ever surpassed. The Brutus of Eric Maxon was somewhat less impressive, but eloquent and noble in style, with that authority in speech which is absolutely essential to the role. George Hayes was a splendidly moving Cassius, so graphic and intense that he made every listener feel the passion of his envenomed spirit. Of the many other admirable impersonations those of Roy Byford as the bitter Casca, and Gordon Bailey as the insinuating and treacherous Decius Brutus were notably fine. The assassination was capitally managed and the tableaux in all the climaxes splendid.

King Henry
the Fourth
Revived

It rather cramps the style of creative subject to limitations of space to have so many good things thrust upon him at once. For instance, I have frequently devoted a column and a half to productions far less interesting and important than that of the First part of "King Henry the Fourth." In the presentation of what Shakespeare termed his "histories" the Stratford company has for many years stood alone on the English speaking stage. "King Henry the Fourth" has not, so far as I know, been presented on this side of the Atlantic since the visit of this organization, under the leadership of Sir Frank Benson, fifteen years ago. Benson featured Part II, but Part I, which contains the superb role of Hotspur, is even more graphic and moving when done with the spirit and movement that characterized the presentation last week. "King Henry the Fourth" unlike most of the other histories, is demonstrably the work of Shakespeare's single hand, a play in which he freed himself from Holinshed's Chronicle to very great extent, and exercised the utmost freedom of choice in episode, mingling imaginary with historical characters. Even in dealing with the celebrities of a time little more than 150 years before his own birth, he concentrated on characterization, and infused the sanguinary narrative of the rising in the North headed by Hotspur, with a continuous play of humor. The entire action of the Part I takes place in 1403, four years after Henry of Bolingbroke had seized the Crown of the murdered Richard the Second, with the assistance of Dukes of Northumberland and Worcester, heads of the then great and still great house of Percy, and father and uncle of the mighty Hotspur. The combination of the Percys, who believed themselves shabbily treated in money matters, with the Earl of Douglas, and his Scots and Owen Glendower, the Welsh chieftain, was indeed a formidable one, but failed before the craft and organizing power of King Henry, the son of John of Gaunt, the claims of whose numerous progeny were to deluge England in blood for many a future decade. Shakespeare takes small pains to reveal to us just how the great combination was so swiftly overcome. But apparently he had become intensely interested in the indifference of the common to the outcome of these feudal conflicts. A legend (probably false) as to Prince Hal's habit of seeking low company, gave him an opportunity to deal with this phase. The corruption of the military system of the period is shown in the shameless confessions of Sir John Falstaff as to how he has used his commission for extortion. But Falstaff is such a merry rascal, who can cover any misdoing with his wit that everyone loves him. A play with two such mighty and contrasted figures as Falstaff and Hotspur cannot fail to be fascinating however loose in structure. The link between both is Prince Hal, who moves swiftly among the three environments Shakespeare presents—the court, the camp and the tavern. Shakespeare seldom excelled the wealth and variety of imagination he put into this pageant of a dying chivalry contrasted with the underworld of London. And all these varied scenes were played with a swiftness, fervor and charm that captivated every listener.

One could not ask for a finer Hotspur than Wilfred Walter. In every sense he realized George Brandes' brilliant summary of this character: "Clothed in renown, and ever more insatiate of military honor, he is proud from independence of spirit, and truthful out of pride. He is a marvellous figure as Shakespeare has projected him, stammering, absent, turbulent, witty, now simple, now magniloquent. His hauberk clatters on his breast, his spurs jangle at his heel, wit flashes from his lips, while he moves and has his being in a golden nimbus of renown." Mr. Walter's flair was as remarkable as the technical skill with which he made the stammering of the great Percy seem unaffected and natural. Equally fine was the Falstaff of Roy Byford. The character as originally presented in "King Henry the Fourth" is much more subtle and witty than the Falstaff of "The Merry Wives" and Mr. Byford's handling of his lines revealed the highest gifts of cynical wit and subtle humor.

The most callous and worthless of men Falstaff became in his hands as

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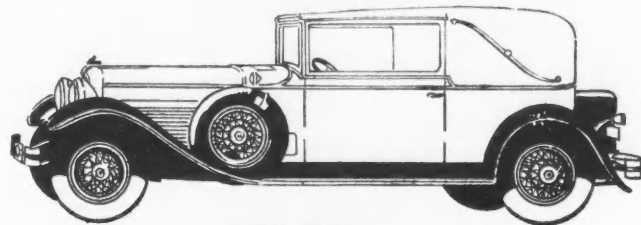
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final elimination of the Plantagenets by the valor of the young Earl of Richmond, afterwards King Henry the Seventh. Since the latter was the grandfather of his sovereign, Queen Elizabeth, Shakespeare naturally made him an heroic figure, and the whole sequence was probably designed to lead up to the suggestion of the dawn of a new era in England, beginning with the House of Tudor.

This dramatic history of the Wars of the Roses represents the earliest work of Shakespeare's comparatively brief career as a dramatist founded on early plays by inferior hands as well as chronicles. It is a bloody sequence, that reaches its peak of bloodiness in "King Richard the Third". At the time Shakespeare arrived in London somewhere about 1590 audiences liked to see grisly heads brought upon the stage, and assassination in full progress, and as a beginner Shakespeare followed the fashion. He had not developed that intense interest in characterization which makes later works like "King Henry the Fourth" superior to it. Following a stage convention going back to the character of "The Vice" in the early morality plays he made Richard expatiate gloatingly on his own villainy and at times play Prologue as well as Protagonist. The play derives its basic interest from the rapidity with which crimes succeed each other.

A century after Shakespeare's death Colley Cibber made a stage version which in some degree toned down the brutality of Shakespeare's original, but the Stratford Players however give us the original with episodes like the ghastly assassination of The Duke of Clarence, and Richard's gloating over the gory head of Hastings left in. Despite the unclassical predominance of gore, "King Richard the Third" is Shakespeare's nearest approach to a classic tragedy. The analogy is apparent in the commentary in front of the curtain, the lamentations of the four desolate Queens, the Cassandra-like figure of Queen Margaret, and the arrivals of the messengers as doom commences to close in on Richard. Unlike later works by Shakespeare the action is entirely unrelieved by humor.

The production by the Stratford Players was remarkably swift and vital. George Hayes was undoubtedly the best Richard that has been seen on this side of the Atlantic since the death of Richard Mansfield; he makes all other subsequent Richards pale in comparison. The dialogue is marked by that opulence of language and imagery in which Shakespeare, as a young dramatist trying his wings, revelled. Here Mr. Hayes' superb elocution stood him in good stead; but he was far from being merely rhetorical; his utterance had a bite, an intensity, an internal fury that made a sinister conquest of the imaginations of his listeners. In no play have the women of the company given a better account of themselves. Georgina Wynter, succeeded in giving deep prophetic significance to the aged but fearless Queen Margaret, and Dorothy Massingham was admirable as the equable old but more peaceful Elizabeth. Mary Holder as the Duchess of York, Joyce Hand as Lady Anne, and Margaret Gaskin and Miriam Adam as the two Princesses were all excellent. Among the many notable masculine impersonations those of Wilfred Walter (Buckingham) Kenneth Wicksteed (King Edward IV), R. Eric Lee (Richmond) and Eric Maxon (Clarence) were outstanding. The scenic effects, costumes and tableaux were notably fine.

Hector Chubbworth
Martinell at Massey Hall

While Giovanni Martinelli, the leading tenor of the Metropolitan Opera Company cannot be considered to have replaced Caruso, there is no doubt that he exercises a similar appeal and has acquired the same type of following. The enthusiastic reception he received at his recent recital in Toronto was some proof of this. It was as much a tribute to the genial magnetism of his personality as it was to his song.

One is unable to forget that Martinelli's field is primarily the opera. He is essentially dramatic and in the purely lyrical, such as Beach's "Oh, Love But a Day", or even Rabey's "Tes Yeux" both sung on this program, there is a robust flavour to his style that makes these seem a trifle unusual.

His program was by and large, however, designed to exhibit his undeniable prowess in his own meter. There were no less than three arias, all familiar, "M'appari" from "Martha" (Florentino), "Una furtiva lacrima" from "Elixir d'Amore" (Donizetti) and "Vesti la Giubba" from "Pagliacci" (Leoncavallo). In these, particularly the last two, the swooping magnificence of Martinelli's voice, its power and easy, tremendous volume, its rich colour and warmth of feeling were revealed to great advantage. The Donizetti aria was most delightful moving in its passionate restraint. And "Vesti la Giubba" was rendered with such freshness of spirit that one forgot how many times one had heard it before.

Of his miscellaneous groups of song, Berlioz's lovely hunting "Absence", tragic in its implications, Pergolesi's "Tre giorni son che Nina" and Sarti's "Lungi dal caro ben" were most impressive, while those that also found great favour with the audience were Tosti's "L'Ultima Canzone", Leoncavallo's "Mattina" and the lively, rhythmic "Danza, Danza" by Durante.

Assisting Mr. Martinelli at the piano was Salvatore Pucito who gave the singer a finely intuitive accompaniment.

Hart House String Quartet

The sixth and final concert of the Hart House String Quartet for the Toronto season, at Hart House Theatre last week, was rich in musical delight. The Quartet was in fine fettle and the program one of exceptional interest. It included Mozart's No. 6 Quintet in A Major, Schubert's D Minor Quartet and a modern Suite, founded on French-Canadian themes, by Miss Wyatt Fargeter, an English composer.

The high spot on the program was, of course, the Mozart Quintet, scored for the usual quartet and a clarinet. Mozart's interest in chamber music is evidenced by the fact that he composed twenty-six quartets for strings and two quintets. His superb grasp of instrumental texture and his understanding of and affection for the violin and viola, both of which he played himself, gave him a gratifying mastery on this field. The quintet is a beautiful work that is heard too infrequently, one that reveals most clearly the classical quality. (Continued on Page 10)

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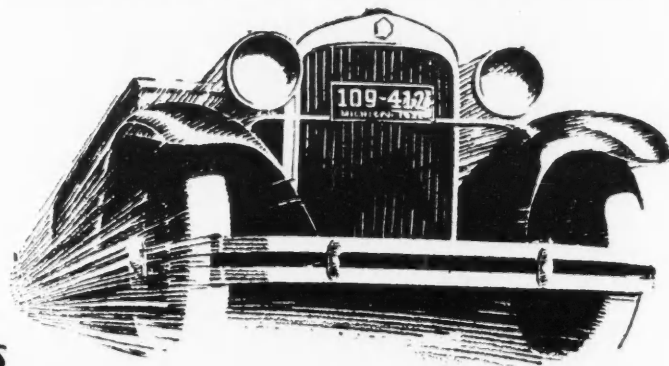
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Brotherly Hate

A HIGHLY enjoyable book, if you like to see how nasty humanity can get under aggravating conditions is Isa Glenn's "Transport" (Knopf Longmans, Green, Toronto; \$2). As the title suggests the story is laid on an American transport ship carrying soldiers and their families from San Francisco to Manila in the Philippine Islands. A strange assortment of all types and kinds of people thrown together in intimate confinement under a blazing tropical sun. Between the maddening heat and the insolent calm of the Pacific and with no more privacy than a gold-fish it is not surprising that the veneer of what we like to call civilization begins to crack under the strain and the passions of conflicting human dramas to get the upper hand. Old Eve and older Adam stalk about what is no longer Paradise but a veritable little hell at sea. By the time the ship reaches Manila good opinions are at a premium.

The story grows and mounts by its own power to the climax. Miss Glenn in the writing of it has displayed craftsmanship of a sure, secure order. She is of the objective school, piling up significant detail to get her mass effect. And although she keeps strictly out of the narrative, neither commenting nor philosophizing, one has the feeling that it was not without too much sympathy that she watched her characters struggle in the morass of their human nature. An excellent book, neat in style and calculated in treatment.

Marginal Notes

MORLEY CALLAGHAN'S new book is due any moment now; he has called it "A Native Argosy" and it contains two novels as well as a generous collection of short stories. I suppose you've already heard the story about the gentle if slightly vague old lady who went into a London book shop and inquired: "Have you got a book, something about Loneliness by Wells?" A new Canadian novel just published is "They Have Bodies," not by Fisher, however, but by Barney Allen, another young Toronto lawyer—there must be something in that Osgeode Hall atmosphere, this novel is a rather more than slightly anatomical survey of what the blurb on the jacket of the American edition is pleased to call a set of "fast-living colonials." . . . How's your national status?

Another Murder

AS all the really important people, like railway presidents, prime ministers and head-waiters are supposed to be secretly addicted to detective stories I see no reason why I should hang my head in shame any longer; I, also, reach for a detective story for purposes of solace when my nerves have been run jagged by excessive coupon-clipping.

Lately at odd moments, like 23.00 minutes past seven or 63 minutes to twelve, I have been read-

ing "The Layton Court Mystery" by Anthony Berkeley (The Crime Club, Doubleday, Doran & Gundy, Toronto, \$2.) As usual there is a house party and a murder (I've always been unfortunate in my house parties—all the killing that has been done has been confined to bottles) and Mr. Berkeley's enthusiastic novelist-detective, Roger Sheringham takes unofficial charge of the case and is faithful to the reader and the publisher by failing to solve the puzzle



JAMES BOSWELL
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until the final chapter. The yarn is written in light romantic vein and doesn't take itself quite as seriously as do some other detective stories I know. But the suspense is well maintained and you are given the opportunity of suspecting every character in the book which is always pleasant. I must say however that Mr. Berkeley had me completely fooled—which shows how very, very clever he must be. In fact, he succeeded in confusing me to such an extent that I was almost prepared to swear that I had murdered Mr. Victor Stanworth myself. But I was saved at the last moment by the confession of one of the nicest people in the book, which goes to show that you never can tell these days who is a murderer and who isn't. What with persons who applaud prematurely at music recitals and others who attempt to be humorous at contract bridge even the most refined and self-controlled among us are apt to succumb to temptation.

This Week

PROFESSOR Hooke reviews "A New Commentary on Holy Scripture" and Professor Edgar "A World Anthology of Poetry", by Mark Van Doren. Sir Philip Gibbs of the writing Gibbs's seems to have struck a fecund vein of late; his most recent novel is "Darkened Rooms" and deals with spiritualism. P.C. Wren has collected some of his short stories revolving around the brothers Geste, incorporating them under the unforgivable title, "Good Gestes"; some of them are fairly grim. . . .

HAROLD F. SUTTON



D. H. LAWRENCE
The publication of whose latest, a volume of verses, has been held up by the British censor. Mr. Lawrence has two months in which to prove that these are sweet and pure as the lily and incapable of corrupting the public.

This Freedom

"A NEW COMMENTARY ON HOLY SCRIPTURE," edited by Charles Gore, Henry Leighton Goudge, and Alfred Guillaume; The Macmillan Co. of Canada; price, \$4.75; 743 pages.

"THE USE OF THE OLD TESTAMENT IN CURRENT CURRICULA," by Robert Seneca Smith; Century MacLeod, Toronto; price, \$2.25; 337 pages.

BY S. H. HOOKE

THE last single-volume commentary on the Bible bore the stamp of Nonconformist scholarship. Nevertheless, although edited by Dr. Peake, an eminent Wesleyan divine, it was not confined to Nonconformist contributors. Such a distinguished Anglican scholar as Canon Streeter, the leading English New Testament critic, was a most important contributor, and the list included many other Anglicans. But the promoters of the enterprise under review have felt that a distinctively Anglican commentary was called for, and its list of contributors shows that not only has the work been limited to Anglican scholarship, but also to a particular section of Anglican Churchmanship. Neither the Modernists nor the Evangelicals are represented. Hence, while the list is distinguished enough and gives ample guarantee of accurate scholarship, it is marked by the absence of some of the most eminent names in Anglican scholarship, and cannot fairly be said to represent anything but a section of Anglican thought to-day.

In the preface the editors state their purpose of allowing the critical faculty its "rightful freedom" in approaching the books constituting the volume which the Church calls "Holy Scripture". But examination of the contents shows that "full and rightful freedom" is a high-sounding phrase. This freedom is subject to very definite limitations. Considerably wider latitude is granted to criticism of the Old Testament than to that of the New. The able article by Dr. James on the Comparative Study of the Old Testament accepts without hesitation the Samaritan origin of the early narratives of Genesis and all the most modern results of Old Testament criticism. The story of Jonah is frankly treated as mythological. The author of the article on Daniel leads us to the contrast between the treatment of the Old and the New Testament when he says, "The same legitimate criticism which forbids us to accept these stories in Daniel as history proper vindicates the New Testament histories of our Lord's Passion and Resurrection."

This is the true crux of the whole modern critical situation. Critics whose sincerity is as unquestioned as their scholarship, and whose reputation for both is at least as high as that of any names on the list of this new Commentary, believe that the same legitimate criticism which leads to the rejection of the story of Daniel in the lions' den, leads also to the rejection of the story of the raising of Lazarus and to the denial of the central miracle of Christianity, the Resurrection of Christ.

The fact is that the Evangelicals and Fundamentalists are on more logical and consistent ground when they refuse to recognize any rights or freedom of criticism, and stand on the verbal authority of the Scripture. Such a position can be understood and respected. But when once the books constituting the Christian canon are recognized as subject to the same critical processes as any other literary remains then the results of a thoroughgoing criticism must be frankly faced. However the characteristic Anglican *via media* will no doubt continue to be a well-trodden road for many years to come, and this able, scholarly and accurate Commentary will no doubt find a welcome on the shelves of thousands of clergymen and theological students.

THE second book is by an American scholar who has the remarkable position of "Professor of Christian Nurture" at Yale Divinity School. The point of view is indicated by a sentence from the first chapter, "A critical comparison of materials has emancipated us from the notion that the Old Testament was dictated by God, or infallible in all its utterances, or that it is of equal moral or spiritual worth in all its parts."

This is frank enough. Dr. Smith has no hesitation in accepting the results of modern criticism in the Old Testament field. But he considers that in general Christian training the Old Testament has been largely driven out by the New. This book is an attempt to estimate the modern value of the ancient literature of the Hebrews and to assign it its proper place in the religious curricula of to-day. His book is a careful and thoughtful piece of work and should be widely welcomed by religious educators of the moderate liberal standpoint.

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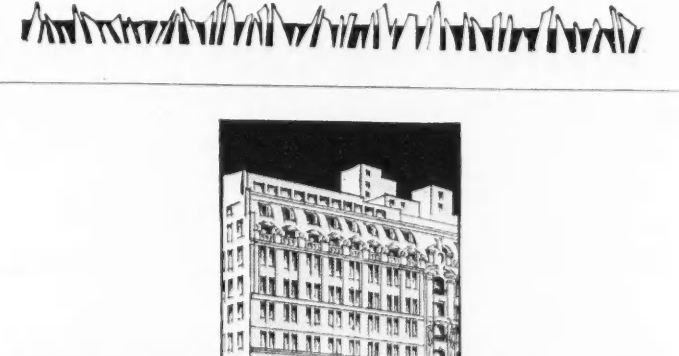
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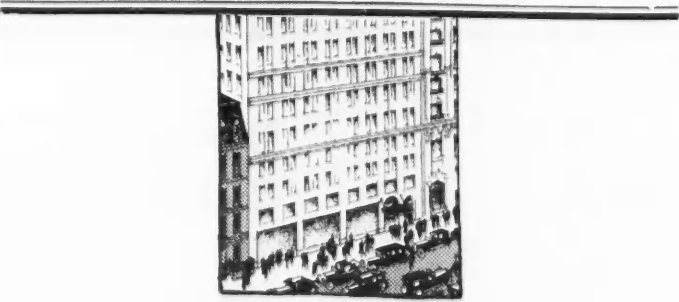
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"AN ANTHOLOGY OF WORLD POETRY," edited by Mark Van Doren; Irwin and Gordon, Toronto; price, \$5.00; 1,318 pages.

"THE OXFORD BOOK OF REGENCY VERSE, 1798-1837," chosen by H. S. Milford; Oxford University Press, Toronto; price, \$2.50; 888 pages.

BY PELHAM EDGAR

ANTHOLOGIES pour from the press in an unabating stream. They are our modern substitute for the keepsake albums of a hundred years ago, and the song books of Tudor times. Somewhat grudgingly we concede their necessity, and patiently await the next one. A discerning reader carries his own anthology in his head, and where his memory fails him he knows the particular shelf of his need. They have not usually the creative function of Lamb's *Specimens*, and the purpose they ordinarily serve is to guide the inexperienced through the increasing welter of literature. There are, of course, many companionable little volumes that one stuffs into one's pocket for a railway journey, and India paper permits an extraordinary compression of substance. But the books we are considering, however companionable, are certainly not pocketable, and we must rest their value on other grounds.

Anyone who has read Mr. Mark Van Doren's book on Dryden will admit that his name inspires confidence. The poetry of the world throughout the ages is a vast field to explore, and demands wary walking. Mr. Van Doren is an experienced traveller and an expert map-maker, and the trail he has blazed through the jungle is easy and pleasant to follow. His difficulties were innumerable. Not only must his selections be sound, but, his originals chosen, he must see to it that their virtue is transmitted to us, not unimpaired, for that is impossible, but with the minimum degree of debasement. In this he has been singularly successful, for he has been able to press into his service a notable array of distinguished poets, who in the intervals of original composition have sought to capture the mood and the matter and the manner of poets of alien tongue. Poetry at two removes is bound to be a recreation or it is nothing. The significant emotions of any poet are in a sense incommunicable even by himself. He can at the best discover word symbols that will adumbrate his passion, and recreate for us the shadow of his primal intuition. Communication is thus a mysterious and rarely successful process, and it would be trusting too much to miracle to hope that this fine precipitate of emotion might be transmitted without loss or at least change of value into the symbols of a foreign speech. Much of the original quality of the poem depends on the verbal medium by which it is conveyed. The contention therefore that good translation is necessarily re-creation is sound, and it is the crowning merit of this compilation that a great majority of the renderings withstand the pressure of that test.

I am sufficiently aware of the difficulties the editor must have encountered in proportioning his space. English literature was inevitably bound to suffer, and it is disconcerting to find so significant a poet as Arnold shrunken to the limits of a mere page and a half. The American, Robinson Jeffers, comes off more luckily with four pages, but why do our Canadian poets score such a disconcerting zero? We are worth a line or two in courtesy.

Mr. Milford had an easier task. His book was designed "to bridge the gap between the *Oxford Book of Eighteenth Century Verse* and the *Oxford Book of Victorian Verse*, between the

Lyrical Ballads of Wordsworth and Coleridge, and the earlier volumes of Tennyson and Browning." His difficulty lay in the unusual richness of the poetic product in that period, and in the necessity imposed upon him to find sufficient room for his minors. He makes an ardent plea for a re-estimate of Hood. We should be satisfied indeed if we could find any indications of poetic greatness between the death of Byron in 1824 and the poetic coming of age of Tennyson in 1842. Hood, Macaulay, Præd, Hemans, and even the young Tennyson and Browning are ineffective substitutes for what we might have had if three young men had not died in their creative prime.

A Search for Spirits

"DARKENED ROOMS," by Philip Gibbs; Doubleday, Doran, and Gundy, Toronto; price, \$2.00; 298 pages.

BY NATHANIEL A. BENSON

WHATEVER may be his certain defects as a novelist, Philip Gibbs must be recognized as a particularly astute selection of fiction material.

His remarkable gifts of choosing a timely story, and telling it like the master-journalist that he is, single him out of from the ordinary rank and file of "best-sellers." He came out the War on the crest of a popular wave with "The Middle of the Road," where his genius for reporting the Russian Revolutionary horrors made an otherwise poor novel a memorable one. But even so, he is not a good novelist—his prose has the damaging faults of speed and slovenliness, and his chief characters are nearly always unconvincing stock figures. He is not nearly as good a portrayer of character as his brother, Hamilton Gibbs, but he has that unusual faculty of choosing an immediate topic which will interest an eager and temporary public.

"Darkened Rooms" is a novel concerning spiritualism or spiritism or that mysterious art which lays a cable between this world and the enigmatic next. Gibbs tries desperately to convince the reader that he is earnestly seeking to solve the riddle of immortality, but he is not—he is very earnestly trying to write a gripping best-seller.

His hero, Adrian Mallard, K.C., is the typical successful English gentleman made famous by Stephen Leacock and a hundred other novelists. He loves Rose Jaffray, the typical famous young English actress as good as she is beautiful. Mallard is suddenly



P. C. WREN

stricken with angina and realizes that he will not live long. After his death, Rose tries to get in touch with him on the Other Side with the help of a very clever and shady young charlatan, the medium, Emery Jago. Jago, the medium, dominates the story, and Gibbs traces his development very carefully from a neurotic and illiterate young man interested only in legerdemain, photography, theosophy and other harmless arts to a cunning and polished rascal whose only excuse

for his cruel spiritualistic deceptions is the fact that he has begun to deceive and delude even himself. At one moment Jago seems a sincere seeker after the eternal Answer, at the next a mere trickster, even as Sir Philip himself.

On the whole the story is a depressing and clammy one, ending in stark tragedy with a final claim that the girl-suicide was met by her dead lover, a meeting witnessed by one of the two dependable characters in the novel. This convinces the reader that while Gibbs in his own clever manner exposes the spirit-fakirs, he believes rather firmly in the continuance of existence after earthy decease. For this belief one cannot blame him, as its universal popularity keeps the human race in a state of hopefulness.

Gibbs treats Jago and his fellow-spiritists with an undeserved contempt, for all of them are not dishonest. He cleverly "shows up" the charlatans and takes one behind the black velvet curtains to expose the supernatural hung by dark threads. He reveals the pitiable seekers for "spiritual" consolation created by the tragedies of the Great War, and if "Darkened Rooms" has served to expose the frauds who prey upon sorrowful remembrance, the noblest of all human weaknesses, then Gibbs has not written in vain. It is an unusual, puzzling novel; one feels that the writer was trying to pierce the veil

and give some sort of answer, but on realizing that there was none to give, concluded his book with the unreported and bewildering statement of a spirit's manifestation, at the same time achieving a very sensational "curtain."

Ascetic Portraiture

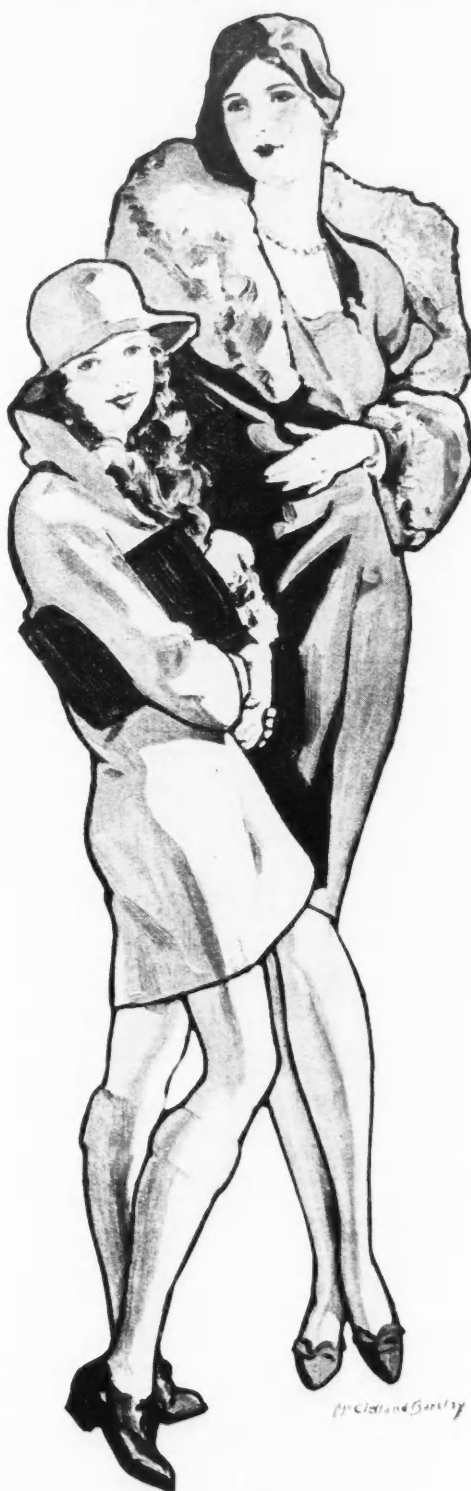
"PORTRAIT OF A CELIBATE," By Alec Waugh; Doubleday, Doran and Gundy. \$2.

BY RAYMOND KNISTER

IT IS difficult to make out why a book about these characters and with this plot should be entitled, *Portrait of a Celibate*, unless that the name sounds well in a list including *Kept*, and *Love in these Days*, novels from the typewriter (which does not seem to get a hot-box) of this same industrious young writer.

James Merrick is a young lawyer and man-about-town in London, England. He is a partner in the very old and very decorous firm whose traditions his father strives to foster despite a younger generation already a little inclined to kick up its heels. This is at the slow beginning of the twentieth century, and before the War, difficult as it may be to believe. At

(Continued on page 12)



Everywhere,
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look for the symbol which assures . . .

absolute certainty in motor car buying

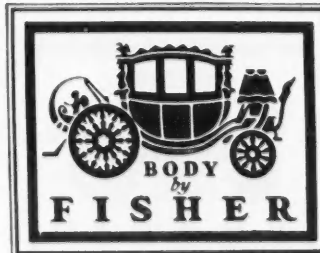
To prospective motor car purchasers who are, perhaps, confused by the assertions of superior merit on every side, it is comforting to know that there is a sure and simple way—an infallible means of arriving at super-quality and super-value in a motor car.

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Fisher, thus reserving its production to the finest cars, inevitably found the bulk

of its production capacity absorbed by the better motor cars which are units of the General Motors organization. Thus Fisher was attracted to membership in General Motors as inevitably as a magnet attracts fine steel. It is for this reason that the emblem "Body by Fisher" actually constitutes absolute assurance of better value in every car to which it is affixed.



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SIR PHILIP GIBBS
Whose "Darkened Rooms" is reviewed in this issue.

MUSIC and DRAMA

(Continued from Page 7)

ities identified with Mozart, his polish and precision of style, his fine balance and clarity; and above all an ever-present charm of melody and harmony and a pervasive warmth of emotion that charged the defined form of his music with vitality and feeling.

The performance of the quintet by the Hart House String Quartet assisted by Henri Leroy, the distinguished clarinetist, was well-nigh perfection. There was no room for the usual complaint about quintets, that the fifth instrument too often appears in a solo role, instead of completely merging with the other instruments to give that effect of tonal unity that is one of the chief charms of chamber music. Mr. Leroy's clarinet blended so lusciously with the strings and Mozart gave so generously to all the parts that the desired effect of a single instrument playing was miraculously achieved. This performance vies with the best that the Hart House Quartet has given us.

The opening quartet, Schubert's, was delicious music deliciously played. Its melodic and harmonic richness reveal Schubert in a characteristic lyrical flight and the theme introduced in the Andante and returned to again in the final movement for sheer haunting loveliness has been rarely equalled even by Schubert himself.

The French-Canadian Suite, which

won a special prize at the Folk-song Festival in Quebec last year, made an interesting novelty on the program. Miss Leroy's arrangement of these songs for the string quartet showed excellent construction and a satisfying conception of instrumental inter-play. The Suite, unlike too many similar compositions which are little more than medleys, was well-moulded into an effective design. The Hart House Players rendered it in a finely sympathetic fashion.

Toronto Symphony Concert

The recent twilight concert of the Toronto Symphony Orchestra was one of the most delightful it has given us this season. The program included Beethoven's 7th Symphony in A Major, Cesar Franck's Variations Symphoniques for pianoforte and orchestra and the popular Marche Slav of Tschakowsky.

The orchestra's performance of the Beethoven Symphony was the major event on the program. The nobility of this work which found Beethoven in one of his most exalted moods of creation was emphasized by the really fine treatment it received at the hands of Mr. Von Kunitz and his players. The interpretation was marked always by keen sympathy and understanding and the rhythmic life that pervades the whole work and contrasting moods

of lyrical ecstasy and sombre reflection were handled with great skill. It was majestic music always.

The guest pianist was Mr. Mieczyslaw Munz who created such a favourable impression last season with the Symphony. His firm, flexible tone, power and clarity as well as his undeniable technical and musical authority mark him as one of the important younger pianists. The Variations Symphoniques which he played with the orchestra, skilfully intricate in pattern, provided a variety of thrilling effects for both piano and orchestral instruments. This with the Beethoven Symphony was in the nature of a musical treat.

Hal Frank

Marie Tempest in a New Play

Whenever I have to write in these columns of a piece in which Marie Tempest has appeared, I always feel the mild embarrassment which ought to be felt by a Frenchman who is required to write for an English audience of the delights of watching Mistinguett, writes Charles R. Morgan in the New York Sunday "Times". Not that Miss Tempest has anything at all in common with Mistinguett. But just as I, being English, have the greatest difficulty in understanding a Frenchman's particular pleasure in one of Mistinguett's entertainments and am forced to conclude that there is some brilliance and charm in her that is hidden from Anglo-Saxon perception, so in writing for American readers of Miss Tempest, I am bound to realize that there is something national in the pleasure we take in her; that she is, in brief, a remarkably English entertainment.

Part of the pleasure arises, of course, from tradition and prestige. A Tempest first night at the Criterion is an occasion. You hear people on every side talking of "Marie" as if they had known and worshipped her all their lives—which is more than probable. You have the impression, not of having come to watch an actress perform a part in a play, but of having been invited to a private entertainment by an extremely distinguished hostess.

During the intervals, drifting scraps of conversation show that no one has been, or has wished to be, lost in dramatic illusion. No one argues about the probability of the story that is being told on the stage or the validity of the characters represented. All that any one is concerned about is whether or not Marie has a part that suits her; whether or not she personally is in good form; whether the character will develop, between Act I and Act II, in such a way as will give her an opportunity to exhibit yet another aspect of her talent. You see, certain things are expected of her—a bright, worldly sophistication in all things; a scene in which she is humorously at cross-purposes with some foolish but good-natured man whose leg she may mercilessly pull; a scene that shows her in defeat, another of triumph, another of danger—for she loses her temper like an angel, and, above all, scene after scene in which her sharp tongue and incisive manner "score off" poor mortals less quickly intelligent than she. This is, I think, a fair summary of what is ordinarily understood by a "Marie Tempest part."

Such a part has now been given her in the play called "Her Shop" by Aimee and Philip Stuart, which has just appeared. The story, which is not worth troubling about, is of a woman of fashion who, without any sort of technical knowledge, enters into business as a dressmaker. After a few preliminary difficulties, she obtains, through her talents and charm and good taste, a big enough trade to make any ordinary business prosperous, but two things stand in the way of her commercial success—first, her incurable generosity which induces her to undercharge for what she sells and as often as not to give her stock away to girls she likes; secondly, the fact that a large number of her clients are her friends who never think it necessary to pay their bills. Result: pressure from the bank, inability to collect bad debts, and the threatened collapse of her business. Her salvation at the last moment by a happy stroke of chance ends the play.

But the interest of the evening is by no means in the commercial history of Lady Mary, but rather in the incidental behavior of Marie Tempest. In several of the parts in which she has lately appeared the tendency has been to emphasize a sharp, brilliant, mocking wit at the expense of every softer quality. She has been called upon to represent again and again women whose attractiveness has been that of a playful but rather spiteful cat. She has shown a genuine opportunity to be charming as well as clever, and I understand better than I have been able to understand hitherto why older playgoers than myself regard her with affection as well as admiration.

The play, considered as a play, has its weaknesses; it sags in the middle and sometimes moves too slowly; but it is an admirable vehicle for the best of Miss Tempest's talent and, remembering what the taste of England is in these matters of light entertainment, I

(Continued on Page 14)

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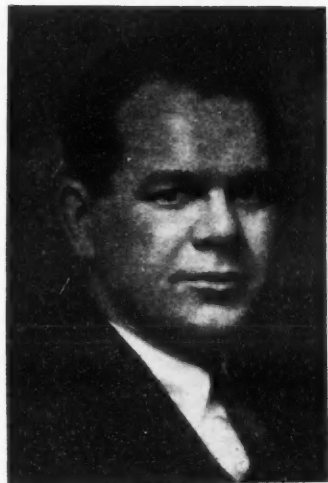
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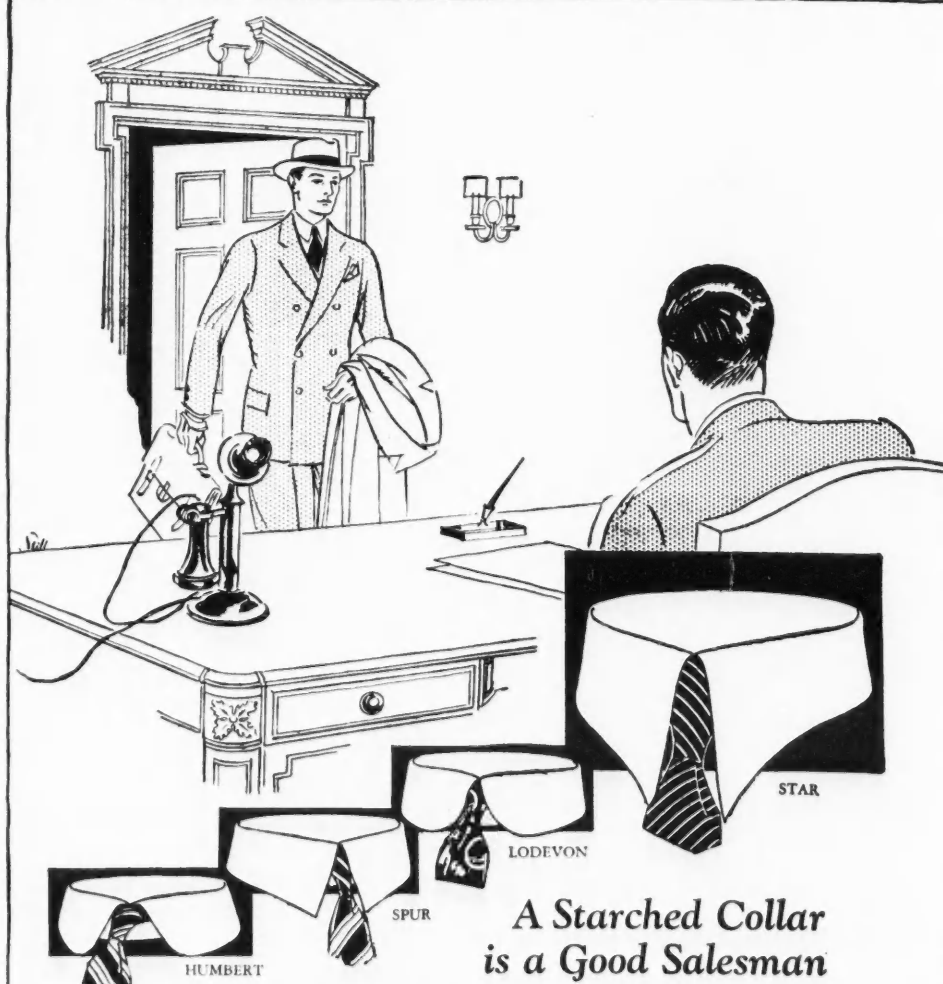
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Fiscal Report to Policyholders

For Year Ending December 31, 1928

Assets \$2,695,475,965.64

Liabilities:

Statutory Reserve . . . \$2,346,775,847.00
Dividends to Policyholders payable 1929 . . . 77,138,725.33
All other liabilities . . . 111,485,393.38
Unassigned Funds . . . 160,075,999.93
\$2,695,475,965.64

Increase in Assets during 1928 . . . \$306,828,329.32
Income in 1928 743,412,385.21
Gain in income, 1928 92,343,796.78
Paid-for Life Insurance Issued Increased and Revived in 1928 . . . 3,259,181,384.00
Total Bonuses and Dividends to Policyholders from 1897 to and including 1929 448,523,599.20

Life Insurance Outstanding

Ordinary Insurance \$7,825,652,878.00
Industrial Insurance (premiums payable weekly or monthly) . . . 6,297,013,786.00
Group Insurance 2,249,289,338.00
Total Insurance Outstanding . . . 16,371,956,002.00
Number of Policies in Force . . . 42,329,281
(Including 1,304,569 Group Certificates)

In Canada:

Business issued in 1928 . . . \$212,055,277
Ordinary \$106,603,787
Industrial \$ 79,523,942
Group \$ 25,927,548

Business in force at end of 1928 \$858,536,134
Ordinary \$447,016,323
Industrial \$352,634,050
Group \$ 58,885,761

Investments in Canada . . . \$171,318,170
Dominion Government Bonds \$ 49,923,862
Provincial & Municipal Bonds \$ 64,133,130
All other Investments . . . \$ 57,261,178
Policies in force in Canada . . . 2,613,867
Payments to Canadian Policyholders in 1928 . . . \$ 12,940,046

Happily, more and more persons have a new understanding of what life insurance promises, what it can do and what it does do. They are learning that it does many different things equally well.

While the original purpose — to take care of the breadwinner's dependents in event of untimely death — has never been lost sight of, to-day life insurance is largely and directly concerned with the business of living.

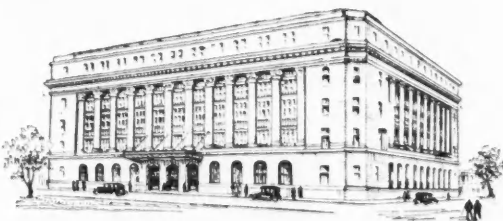
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The BOOKSHELF

(Continued from page 9)

any rate the younger generation did its moderate best to be naughty, in certain Bohemian and theatrical circles, wherein James Merrick played a part.

He is a young man who knows a thing or two, is no prude, yet retains the instincts of a gentleman; who has had experiences, affairs, yet keeps a level head. He won't burn up the Thames, neither will he ruin himself; he knows on which side his bread is buttered. The author does not tell us that like most of his class and type James is lacking in generosity and perception. In fact he is supposed to have a good deal of both. There was lacking only an occasion for a grand and romantic passion.

It comes. At a discreet but very cosy party James discovers a girl whose escort has come to meet another girl. "A small figure, neat and vibrant, had run into the room, had flung a white arm about the neck of a young, well-dressed, theatrical-looking man and kissed him on the mouth." But this fellow also had a girl with him, so it is James's opportunity. It was a nice party, but when he gives the cab-driver his address in-

stead of hers, she makes him correct the error. He thought about her for months.

Then one day she came into his office. She wanted a divorce from her husband! He had slapped her publicly, and she possessed a note written to him from another woman which proved that he was unfaithful besides. She did not want to marry again, nor did she want alimony. This seems generous to James, and just what he would have expected of her. He persuades his father to overrule his prejudices against divorce cases, and take this one. Also he begins to see the young lady as regularly and frequently as possible.

This part, with the reasoning of James's father and partner, the husband, Edgar, and his lawyer, is convincing. The figures are lacking in life and individuality, but they behave truly to type. The style of writing is neat, thorough, a little wordy, and circumstantial, like a lecturer giving a full exposition of divorce.

It is a novel of divorce, and the stages are well described. The woman at first has the idea that things will be changed between herself and her husband, and that they may as well

part. The husband does not want to agree. But the combativeness of each is roused until each is willing to besmirch the name of the other to gain an end. Settlement in court however, is precluded because James decides that he is really in love and wants to run away with the woman to the Riviera. His father virtually forbids him to do so, and convinces him that the husband would not divorce her. There is nothing for it but parting. She goes to Australia with her husband. Over the last few days, and the last few pages the author does throw a spell of some emotional power.

The book as a whole, though it is readable and credible, seems diagrammatic and thin. The first part introduces us to James Merrick as a middle-aged man during the war, years after the episode which we are to understand shaped his history and made him a great and liberal authority on divorce. Here, after pages descriptive of the curious life of a German prison camp, the author remarks: "A curious atmosphere. A curious time." Two pages later: "Odd days. So odd that, etc." It is a dryly significant conclusion.

Foreign Legion Stories

"GOOD GESTES," by P. C. Wren; Longmans, Green and Company, Toronto; \$2.00.

BY JEAN GRAHAM.

EVER since the publication of that thrilling romance, "Bean Geste," the world has been interested in the adventures of those three gallant brothers, Michael, John and Digby. Here they are again in the Foreign Legion, telling us strange tales of the friends they make and the adventures they hear. These are not exactly pleasant stories, for life in the Foreign Legion is not a bed of roses. Perhaps the most unpleasant feature is the bullying by the men who have little brains and much brutality. However, most of these narratives deal poetic justice to the bully and leave the reader fairly satisfied with the outcome. There is not lacking rough humour in the adventures of the Legionnaires, and there is seldom lacking the comradeship which springs from a common nursery.

"The McShorrt Reminiscence" is a stark tragedy of Stevenson's "Merry Men," while "Mad Murphy's Miracle" is a tale of marvellous coincidence, which seems too good to be true. Of the twelve narratives, the concluding one, "Dreams Come True" is that best worth remembering—although it might better have been called "Nightmares". Altogether, the stories are a remarkable dozen in the tales that are told today—with a variety which prevents any weariness and which broadens the reader's ideas of military service as it is interpreted in the sternest regiment in the world.

The absence of feminine types is easily comprehensible in such scenes as are described. "A Gentleman of Colour" is a devastating story of vengeance: as complete as only an Oriental can make revenge.

It may be as well to read these tales in broad daylight, with something as commonplace as a telephone or a street-car within hearing. And again we salute those golden-hearted brothers:—Michael, Digby and John.

Brief Reviews

"THE SHADOW OF THE IROQUOIS" by Everett McNeil; Louis Carrier and Co., Montreal and New York; \$2.00.

BY P. E. THORNELOE.

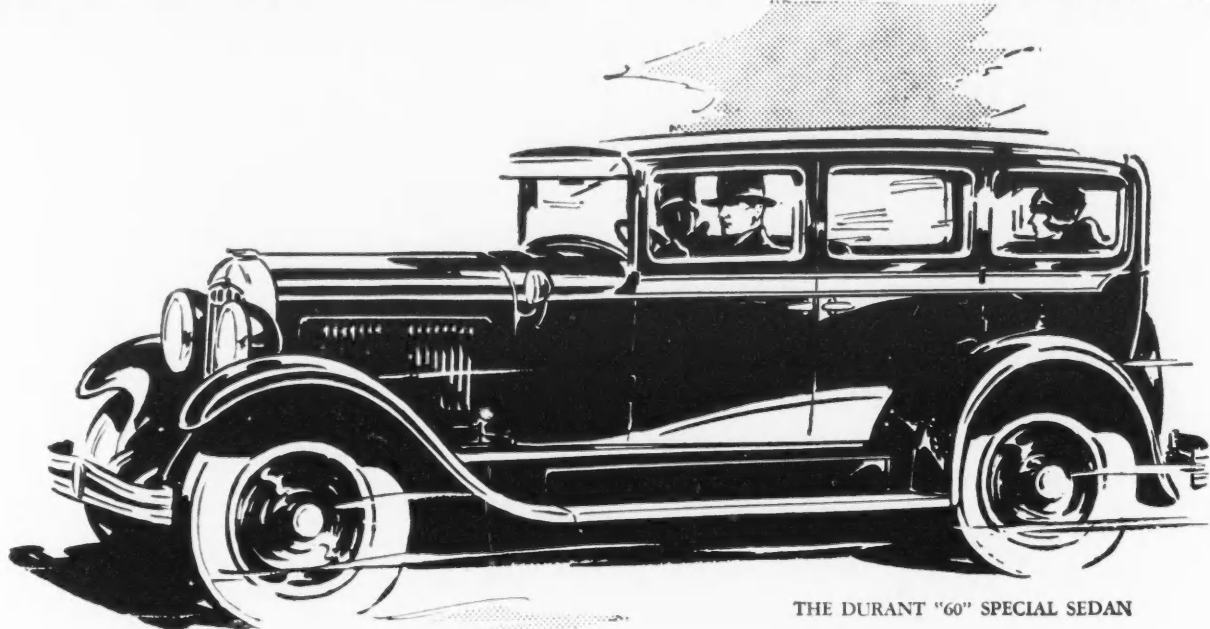
ANOTHER contribution to the historical literature of Canada is to be found in Everett McNeil's new romantic novel of New France. The scene is laid in Quebec and the time is the period when Count Frontenac returned to Canada following his recall to France. The inhabitants of New France were going through a period of terror, and the dread of the tomahawks of the fiendish Iroquois warriors was in the heart of every man, woman and child. The easy rule of Governor Donoville had done nothing to stem the current of the horrible tide of outrage, and Frontenac had much to do to curb their arrogant and blood thirsty onslaughts. Mr. McNeil has written a gripping story of that day when the long arm of France protected her children in the far distant new world and the fiery old warrior forced the rebellious and murderous Iroquois tribe to acknowledge King Louis as their ruler.

The story is told in the first person by young Blaise Lafonde. Left an orphan in babyhood when the Iroquois tortured and murdered his father and mother, Lafonde was brought up by foster parents. Later when Blaise was seventeen they also were killed by the same vicious tribe and the boy, with no one to aid him but two old men, once mighty fighters, succeeded in defeating the enemy and escaping with his life. His bravery in the fight came to the ears of Count Frontenac who needed just such doughty youths to assist him in his mighty struggle. The governor sent for Blaise and after a talk with him made him his page and placed him under the tutelage of Chevalier Maurice de Brillon for lessons in sword practise, wrestling and social training.

While the story is founded upon fact it has all the elements of an imaginative romance. There are duels fought, a fair maiden rescued from ruffians, a mysterious man who imagines himself to be King David, and frequently renders yeoman service to Count Frontenac's men; an elusive brass "casket of the hawks" containing valuable documents, hidden treasure, and of course a charming love affair between the brilliant and brave Chevalier Maurice de Brillon and the beautiful and enigmatic "girl of the ring of twisted gold snakes."

It is a fine clean story full of thrilling adventures, chivalry, brave deeds, and warm friendships with an historic background which gives the reader a nearer view of the warmth of character and just rule of the hot tempered, doer of deeds, Count Frontenac, the most famous of all the governors of Canada under French rule.

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A NORTHERN OUTPOST

Prospector's winter home at Elbow Lake in Northern Manitoba. The rigors and unpleasantness of such pioneering existence have been considerably mitigated during recent years through the constantly increasing use of the aeroplane which periodically delivers supplies and mail, while in more than one instance the prospector or miner is in nightly touch with centres of civilization by means of his radio set. Despite these facts, dog sleds in winter or canoes in summer have not been replaced and the north country is still no place for others than the stout of heart.



SHAKESPEARE'S BIRTHPLACE AT STRATFORD-UPON-AVON
Scene in connection with the celebration which is annually held at Stratford—on the poet's birthday, when the famous company of actors now completing its tour of Canada opens its annual dramatic festival.

Mine Run

BY RAYMOND KNISTER.

ONE might have called this review Poets Should Write Prose, but not because of resentment of the number of writers of verse. Compared with the number of prose writers, the poets are not too many; nor do they trouble the reviewers or the public unduly. They are not in fact sufficiently provoking or even astringent or stimulating. They should write prose.

Poets should write prose because the conception of what poetry is appears to have become so bogged in the consciousness of beginning poets and versifiers and also, of course in the minds of readers, and people who would like to read current poetry.

"Why don't they read it, then, if they would like to?" asks the poet in annoyance. Alas, it is the poet's fault. His work may be too delicate, too profound for the mentality of readers; it may demand a great deal before it makes proportionate returns. There have been such cases, and sometimes they were the cases of great poets. But it is more likely that his poetry is lacking in life. After all that is what people read imaginative writing for. There is more life easily available in the average novel than there is in the average book of poems. Hence more novels are read. When a book of poems possesses life in most of its poems, or even half of them, it does not lack for an audience. It is not necessary to refer to spectacular examples of sales, such as those of Byron, Housman's *A Shropshire Lad*, or Benet's *John Brown's Body*. Most good books of poetry take longer than these did to reach full effectiveness. But they do reach their audience finally.

All this is obvious enough. Poetry must have life to live. But why does so little of the general run of verse have life? Because of a wrong conception of poetry, a conception which actually turns its back on life. People's intelligence repudiates a great deal of what passes for poetry, so how can they be moved by it? Of course there are exceptions to this generality, and great exceptions. You may not care much for the idea behind Lizette Woodworth Reese's *Tears*. Yet you may be moved by it as by a great sonnet; and if you are you will have to give the credit to the writer's great skill and mastery of words. That is another important element in poetry. If the skill is sufficient, the poet may make you believe in his poem when you would repudiate indignantly the same notions couched in prose.

SINCE the conception of what poetry is, and the method of setting words down, are the two main elements in its make-up, we may find in them some explanation of the difference between our poetry and great poetry.

In the first place, people generally have some preconceived notion of the subject-matter of poetry. You must write about trees, flowers, brooks, summer nights, spring, stars, moon, and the soul. Very well. We have always made poems of these subjects, and as long as poetry is written, it will be written about such things, among others. But there have arisen certain conventions, about the proper state of mind toward these subjects, and even (perhaps because of the poverty of rhymes in the English language, and the tenacious devotion to rhyme for the last two hundred years) certain phrases and turns of expressions which are held proper to each subject. Thus, to quote some of the books supposed to be reviewed here, the moon is generally "cold, serene,"

stars are "a-gleaming," vessels are "of stout oak and iron made," houses are built "upon a rock" or "on sand," breezes are "perfumed," frogs are "rejoicing," mouths are "sweet," and—but what I mean is plain. Certain phrases have been worn down until they have not sufficiently precise meaning.

Now in prose this conventionalization has not proceeded so far, except possibly in newspaper headlines and movie captions. In prose it is recognized that while there are only the same subjects to write about that always have existed, there are a great many individual points of view. The experience of most of us is very similar in essentials. Yet each man has his own peculiar contribution which he could make if he were a master of language. (Luckily, perhaps, he's not; he should try to be if he's going to publish). And Maupassant went so far as to tell would-be story writers that every object in the world has its own peculiar shape and contour, in the mind at least, which must be rendered.

We have reached the reason why poets should write prose, though the idea might form material for a long essay. If they wrote out the idea of what they think is going to be a poem, they might see whether it was worth trying to put into that form. Possibly it would make them write fewer poems. That is said to have been the effect on Coleridge. But the poems might be sounder. If this counsel seems dangerous, it would be well to try to write some prose for itself, which would develop respect for the concrete and for logic. After all it must be admitted that only the greatest poets have been able to write sound prose; while almost every novelist has "committed" a volume of verse. The fundamental brain-work in some of the lyrics of these books is scarcely equal to that demanded by a crossword puzzle, while the emotional impetus is far less than that occasioned by the pictures in a movie magazine.

ONE effect of writing prose might be a tendency to economy of words. The emotion, the object might be left to speak for itself, which would be a clear artistic gain. An example of this effectiveness of apparently simple statement is suggested by its contrast with many of the "memory poems" in these volumes. It is in Edgar Lee Master's *Spoon River Anthology* "Do the boys and girls still go to Aaron Hatfield's farm for hickory nuts in the autumn?" Unfortunately it cannot be quoted in full. Yet it is useless to counsel the adoption of free verse, for it sometime drives verse writers to the redundancies which they exhibit in material verse. Let them try prose, of the plainest. It may then be possible to avoid such confusions as Jennie M. Smith's *Confession*, though it rhymes:

Whatever else I may be—
There's this, (and much!) against me;
I've never learned the way to play,
Nor lingered by frivolity;
Life, was too earnest—O by far,
Austere! and stern its teachings.
Today; it shows in many a scar,
The evils of its bleedings.

TWO French prize novels are to be published in this country by the Macaulay Company. The first is M. Constantin-Weyer's novel of Canadian life, "Un homme se penche sur son passé," which won the latest Goncourt Prize, and the other is "Georgette Garou," a novel of French provincial life which was awarded the Prix Femina. The author of the last mentioned book is Dominique Dunois, a young French school teacher with five novels already to her credit. English titles

for these novels have not yet been chosen. The books will be published in the Fall. In addition to the Goncourt Prize novel of M. Constantin-Weyer, the Macaulay Company has secured four other books by the same author—his comprehensive biography of La Salle, and three Canadian novels, "Manitoba," "La Bourrasque" and "Cinq Eclats de Silex."

MILTON WALDMAN, the author of "Sir Walter Raleigh" and "The Disinherited," though he is assistant editor of "The London Mercury," is an American, born in Cleveland, a graduate of Yale and of a New York law school. . . And Marie Cher, the author of "Charlotte Corday," is an American who has made her residence in Paris for some years past.

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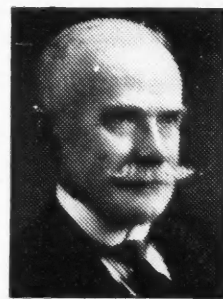
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THE above is the opinion of Sir Bruce Bruce-Porter, K.B.E., C.M.G., M.D., one of the best known of English physicians and a prominent worker in the field of preventive medicine.

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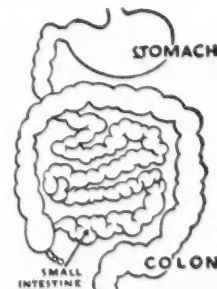


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MUSIC and DRAMA

(Continued from Page 10)

shall be surprised if it is not a considerable success. Here at last is sugar as well as the sharper spices—a mixture very well suited to the taste of the loyal audiences at the Criterion.

Apart from this it has been an uneventful week. The Old Vic. began with a revival of Tom Robertson's famous mid-Victorian play, "Caste," the only revival with which his centenary has been celebrated. His French granddaughter, Mlle. Rachel Bohrendt, came over from the Odéon in Paris to play the part of Esther and played it with an admirable, quiet distinction. A young actress, as yet immature in her technique but remarkably brilliant in personality, emerged into something approaching fame after a sparkling performance as Polly Eccles. Her name is Adele Dixon. And the evening was made amusing by an assembly of old Robertsonians, including Sir Arthur Pinero, who once acted in Robertson's plays, and Dame Madge Kendal, who is Robertson's sister.

"Caste," when it is played seriously and not burlesqued, proves to be a very much better play than some of us, in our superior modernity, had imagined. It has movement and humor, and it held the audience by its own theatrical merits—apart from any considerations of sentiment. On the following night Malcolm Kean entered into management with a new play of the South Seas called "Always Afternoon," but this was South Sea melodrama cut to pattern and, since it was thinner and duller than most of its kind, calls for no comment here. CHARLES MORGAN.

The Flonzaleys The Flonzaley Quartet will make its final appearance in New York on Sunday afternoon.

March 17, at Town Hall, in a concert for the benefit of the Musician's Foundation, an organization for the aid and benefit of musicians which is sponsored by the Bohemians, the New York musicians' club.

The program consists of Mozart's D minor quartet (K. 421), Beethoven's C major quartet, Op. 59, No. 3, and the E flat major quintet of Schumann, with Ernst Schelling as the pianist.

With this season the Flonzaley Quartet ends a notable career. It was organized in 1903 by the late E. J. de Coppet, with Adolfo Betti as first violin, Alfred Pochon as second violin, Ugo Ara, viola, and Iwan d'Archembeau, cello. The only changes in membership have been in the viola position, Mr. Ara leaving in 1917 for military service, and being unable, owing to injuries sustained in service, to re-



EILEEN GRUNDY

A clever pupil of Ernest Farmer, who played in Massey Hall last Tuesday. She passed the double A.T.C.M. in piano (teacher's and performer's) last June, at the age of fourteen. Only five Toronto students have passed this examination to date. She also won an Exhibition contest last September.

sume his work with the quartet after the war. Louis Bailly, now of the Curtis Institute, replaced Mr. Ara and remained with the quartet until 1924, when Felicien d'Archembeau, brother of Iwan, took the viola position for a season. Nicholas Moldavan, the present violinist, joined the group in 1925. The Flonzaley Quartet took its name from Mr. De Coppet's Swiss villa on the Lake of Geneva.

Mr. Betti and Mr. d'Archembeau have announced no future plans, but Mr. Pochon and Mr. Moldavan will join this spring a new ensemble, "The Stradivarius Quartet," with Wolfe Wolfsohn as first violinist and Gerald Felix Warburg as cellist. This organization will specialize in performances at colleges, universities, settlements and other institutions desiring good music at a relatively low cost.

Note and Comment

COMING direct from a ten months run at the Great Northern Theatre, Chicago, Schwab and Mandel's delightful musical romance begins its local engagement at the Royal Alexandra Theatre, week commencing next Monday, March 11th. This is one of the

genuine musical successes of the past ten years, which for fifteen months thrilled New York audiences, and also enjoyed a sensational success at the Drury Lane Theatre, London, where it ran for one year and a half.

The cast to be seen here will be headed by Alexander Gray, Bernard Granville and Bernice Claire and includes Harold Stanton, Edna Torrence, Philip Ryder, Carlotta Miles, Sally Sloan, Ben Hendricks, Donald Douglas, Grace Carroll, Jack Spiegel and a male chorus and dancing ensemble of 125.

The music of "The Desert Song," is by Sigmund Romberg, composer of "The Student Prince," "Blossom Time," "My Maryland," and "Rosalee," and there will be a special orchestra to do it justice. The book is by Otto Harbach, Oscar Hammerstein, 2nd, and Frank Mandel, authors of "Rose Marie," "Sunny," "No, No Nanette," "Golden Dawn," and "Show Boat."

The authors have selected a most colorful and picturesque locale for the story of "The Desert Song," its scenes being laid in Northern Africa during the recent uprising of the Riffs. It has for its motif the struggle of the desert tribes against the soldiers of the Foreign Legion, and the story carries an unusually romantic interest in the love of the mysterious leader of the Riffs, known as "The Red Shadow," for Margot Bonvalet, the ward of the French governor of the Moroccan province. The mysterious figure is really the son of General Birabeau, the French governor, who is unable to interest the girl in his true prosaic character. She has come from a convent in Paris, full of girlish notions about sheikhs and desert love, and is fascinated by the stories she has heard about the gallant warrior who is sought by the entire French army. How the modern Robin Hood manages to keep his identity a secret from his father while he abducts his ward to give her a flavor of her own idea of romance, and how he manages to win the girl's love and to discard his dual personality are told in a series of thrilling scenes. The comedy element is supplied by a timid war correspondent who unwittingly stumbles upon the secret retreat of "The Red Shadow" and his band.

Every stirring scene and situation in the play is matched by the strains of Romberg's music and by the picturesque numbers staged by Bobby Connolly.

THE Toronto Conservatory of Music announces a demonstration of *Dalcroze Eurythmic* for the 21st of March, in Convocation Hall to be conducted by Monsieur Paul Boepple, of New York. A similar demonstration given by Monsieur Boepple last year aroused great enthusiasm and his reappearance on March 21st will be looked for with much interest. The three student teachers from the American Institute in New York, who so ably assisted him will be with him again, as well as a group of children from the Toronto Conservatory of Music, who are pupils of Madame Lasserre.

Besides its value for all those interested in methods of general as well as musical education, this demonstration promises to be a highly delightful spectacle.

STANLEY MANTED, tenor, and Brunswick Recording Artist, will give a recital of A. A. Milne's poems set to music by Fraser Simson, at Margaret Eaton Hall on Wed., March 13th. Miss Florence Hood, well known and clever violinist will assist playing compositions by Dr. Healey Willan.

It is believed that these songs have not been done in Toronto before and therefore this programme ought to prove most interesting to all who hear them.

MAURICE COLBOURNE and his London Company conclude a memorable tour at Halifax this Saturday. A number of the members sail for England next Monday, and after a brief business trip to Toronto Mr. Colbourne will go abroad himself to make plans for next season.

It is understood that a more extensive repertoire may be anticipated, a definitely more ambitious production scheme and again a cast of London players to carry on the fine impression created by the premiere tour.

Noteworthy was Mr. Colbourne's undertaking, not only because he dared to present Shaw exclusively for twenty-six weeks, but because he took his company to the one nighters as well as the big cities on both sides of the border and created a profound impression. Seattle, San Francisco and Toronto were among the cities who have asked for extended engagements next season, and even Edmonton has requested a week's engagement instead of three days when Mr. Colbourne brings his company back to this country. Western Canada hailed the Shaw plays as an oasis in a desert of theatrical fare which has been too great in area for the peace of mind of those who love good theatre. Wherever there are people there will be patrons for such good shows, and such competent and charming people as Mr. Colbourne introduced during the past few months. Socially and artistically, and—which gives Mr. Colbourne even greater satisfaction—financially this tour has succeeded. It is good that Mr. Colbourne's message is an *aviso*!

ALLAN BURT, Toronto born baritone of the American Opera Company, whose work during their recent visit was highly commended by public and critic, will sing the Prologue of Pagliani with the Toronto Symphony Orchestra at the Twilight Concert on Tuesday next, March 12th. He will also sing a group of modern English songs. The orchestra numbers are of great interest, especially the Concerto Grosso in G Minor of Handel, with which the Philadelphia Orchestra created a sensation on their first visit to New York this season. The other numbers are Weber's fine overture "Euryanthe" and the delectable Suite "Arlésienne" of Bizet.

THAT old adage about checking the mind along with the hat may not be as contemptuous as it sounds, writes J. Brooks Atkinson in the New York Sunday "Times." For one cerebral slack-wire walker like George Bernard Shaw we have in the theatre a thousand competent backs and entertainers,



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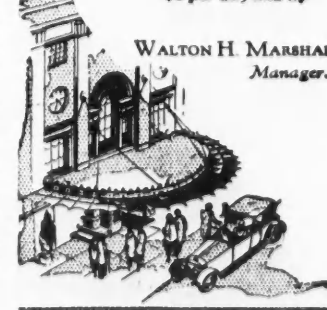
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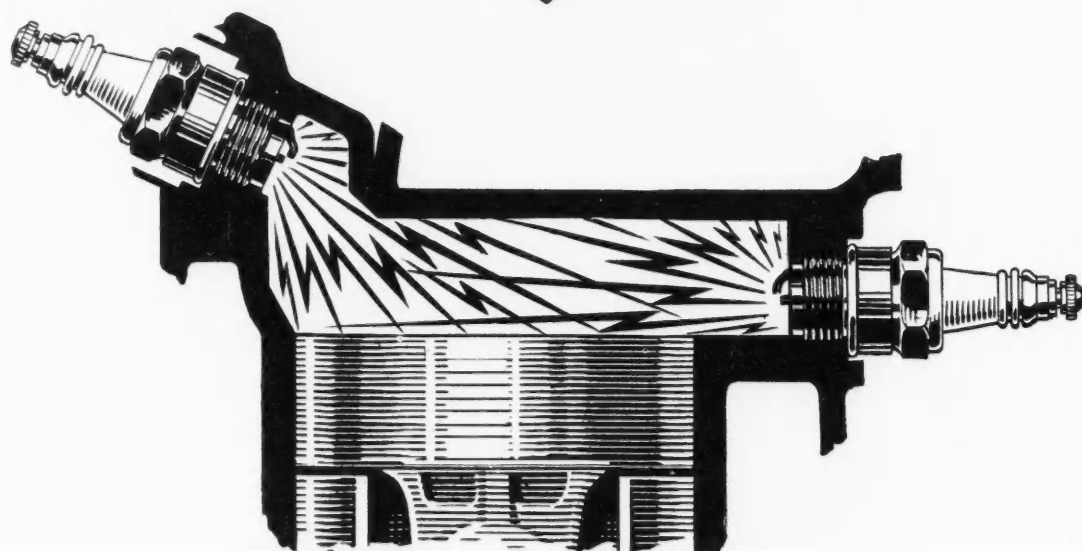
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A few bards of passion and of mirth, and a few tale-spinners seated comfortably on their Oriental mats just off the market-place. The mind has won enormous prestige these days with its success in delivering practical things, but it must not be permitted to jostle its betters out of the theatre aisles. If it should not be entirely checked in the cloak room, at least its outer wraps should be hung there so that the emotions may be nearer the surface while the play is going on. Deems Taylor, realizing that the composer must not dominate emotions with intellect in an opera, has just proven himself a hero by abandoning two years of labor on a new score when he discovered himself thinking his way out of an emotional conflict. The theatre may not be so monogamously wedded to the emotions as the opera, but it would be a pity to shackle the playhouse with the mind. Hamlet as a thinker would be a dismal study, but Hamlet's thought set to the music of a great poet makes our heads spin and our hearts leap.

WHEN Levitzki, who gives a recital at Massey Hall on March 14, was on tour in England and on the continent he was greeted everywhere with capacity audiences. The tenor of the press comments can be illustrated by the following excerpt from the London Times: "Among the large company of piano recitalists, Mischa Levitzki stands out as giving a high degree of intellectual pleasure. The very moderation of tone habitual to him is a welcome relief from the assertive methods of other schools." In Chicago where he played to a crowded house on February 17, "a long program was not sufficient for his admirers, who demanded repetitions and encores galore. It was exquisite music that fairly dripped from the fingers of this intelligent artist, who held his listeners under his spell at all times." This excellent pianist has a large and loyal following in Toronto who eagerly await his appearance.

TO SOME grave souls, the dominance of the emotions in the theatre may seem like the measure of the theatre's degradation, for certainly the emotions that creep into the alarmist editorials and ultimately into the police courts are not exalted. But some of the emotions the theatre engenders are of the most exquisite and the most unreal. Unless you are careful, the mind may underestimate them. The mind may be grudge you the necromancy of "Serena Blandish," by coldly dissecting the production, although the emotions find it enrapturing. The mind may reject the vignettes of "The Kingdom of God" as mawkish sentimentalism, and may dismiss "The Age of Innocence" as no ally right, but still lamentably wrong in its failure to grasp the main point. For all three of these productions stir the emotions with their overtones of loveliness or imagination, and nothing could be finer than that. Dr. Johnson, a militant rationalist, would have hated them. "Sir," he would have shouted,

"there is in them such a labefaction of the intellect"—or words to that effect. Now, acting, which is the basis of the theatrical art, is more cordial to the emotions than to the mind. To the mind it may seem only silly, as, at least upon one occasion, it did to this same roaring lion of Bolt Court. You remember what he said then: "Players, sir! I look on them as no better than creatures set upon tables and joint stools to make faces and produce laughter, like dancing dogs." So treacherous are the acting judgments of the mind. But the emotions very quickly tell you which is a dancing dog and which an actor. The mind may assure you that Ethel Barrymore's triptych portrait in "The Kingdom of God," representing three ages in one character, is a remarkable tour de force. But the emotions not only give you a richer pleasure at this play, but also tell you a deeper truth: that Miss Barrymore's acting is nothing short of marvelous in its fullness and variety of tonal shading, and that it is to be loved as well as admired.

ACCORDING to the pronouncements of the mind, Katharine Cornell's acting in "The Age of Innocence" is skillful and intelligent. But skill and intelligence could hardly fill the Empire Theatre; the magic of her presence does. There is a pulsing magnificence about her Countess Olenska, a sentient splendor—and those are the essential qualities. In the appreciation of "Serena Blandish" the mind is merely a false prophet that tricks you into confusing a nebulous charm of fantasy with inadequate craftsmanship. What is finest about this merry yet ironic prank in wonderland is precisely what the mind fondly regards as trivial; and what looks like vacuousness in Ruth Gordon's acting is the spun gold of imaginative character portrayal. It is only the mad spirits who see clearly.

In respect to acting, the mind—or at least the Anglo-Saxon mind—is intolerably squeamish; it cannot digest fulsome and succulent acting. Although Shakespeare's soul was offended "to see a robustious peri-wig-pated fellow tear a passion to tatters," neither was he satisfied with tameness. The temperance he counseled was merely to give smoothness to the whirlwind of passion; no zephyr would do when the wind was from the north, nor west of the soul. But the modern mind, inclining to the side of zephyrs, is alarmed by the spectacle of a whirlwind and wraps its outer garments well round for protection. And yet that actor is best who, having a clear image of the part in his head, knows how much emotion he can bring to it—and has abundant resources. It takes courage to play furiously and spaciouly in an emotionally-circumscribed day. To play timidly and tepidly, however, is to pervert the art that distinguishes the drama, meanwhile starving the emotions without benefiting the mind.

ONE of the newspaper reviewer's common problems is how to distinguish between the fancy goods and the staples of the theatre without seeming to be supercilious about the unpretentiously genial run of plays. For to describe them, which is necessary, is to appear to be criticizing them in terms of an art to which they do not aspire. For example, you can hardly report the virtues of the new revue, "Pleasure Bound," without saying that it is broad-faced, loud and vulgar, yet for many theatregoers those are terms of reproach instead of commendation. If you label it merely as "comic" and "hilarious," how is the playgoer to distinguish it from such a strip of subtle gaiety as "This Year of Grace"? Yet both revues, for their respective publics, are heavily freighted with entertainment.

Again, how are you to describe "Kiltzer," the new comedy starring Edward G. Robinson, without seeming to be speciously kind about its frailties as a play? If you commend it for its hilarious dialogue, you have hardly distinguished it from such an immaculate piece as "Holiday." If you describe it as a "vehicle," which it is, you have implied, to many theatregoers, that it is a flimsy bit of hackwork designed to flatter one actor's ability. However, if you describe it as one of the most enjoyable frolics of the season, you have spoken the only essential truth, but you have hardly said anything at all. Many playgoers are so elegant and fastidious that the humors of a pinocchio game in an Amsterdam Avenue cigar shop are almost invisible to the naked eye.

Every playgoer has his favorite subjects and styles of drama; he is, in various degrees, prejudiced toward them and against everything else. When he is basking in the warmth of his favorite kind of diversion he will check his mind with his hat. At other times he will clutch his mind and his hat grimly in the same hand all evening, and clap them on his head with the same furious gesture when he strides home.

BACE'S St. Matthew Passion, first performance two hundred years ago on Good Friday, 1729, in the Church of St. Thomas, Leipzig, will be given its Seventh Annual Performance in Toronto under the direction of Dr. Ernest MacMillan and Mr. Richard Tattersall, in Convocation Hall on Tuesday, March 26th. The chorus this year promises to be finer than ever and the two orchestras with Mr. Harry Adaskin and Mr. Frank Blackford as respective concert masters, will include among their personnel some of the finest musicians in Toronto as well as Mr. Arthur Forman, first oboe of the Rochester Symphony Orchestra. Mr. Joseph Lautner, of Cornell University, Ithaca, whose rendering of the narrative portions last year was so favorably received, will again sing this part and Mr. Campbell McInnes will once more be heard in the Christus recitatives. A choir of some fifty boys from Upper Canada College, trained under the direction of Mr. Tattersall will take part in the chorales of the first half. Mr. Tattersall will be at the organ. Dr. Healey Willan at the piano and Dr. Ernest MacMillan will conduct. A special effort is being made this year to render the performance in every respect worthy of the occasion. The various solo parts will be allotted to some of the best-known Toronto singers.



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The first wireless message was sent across the Atlantic Ocean twenty-eight years ago this week.

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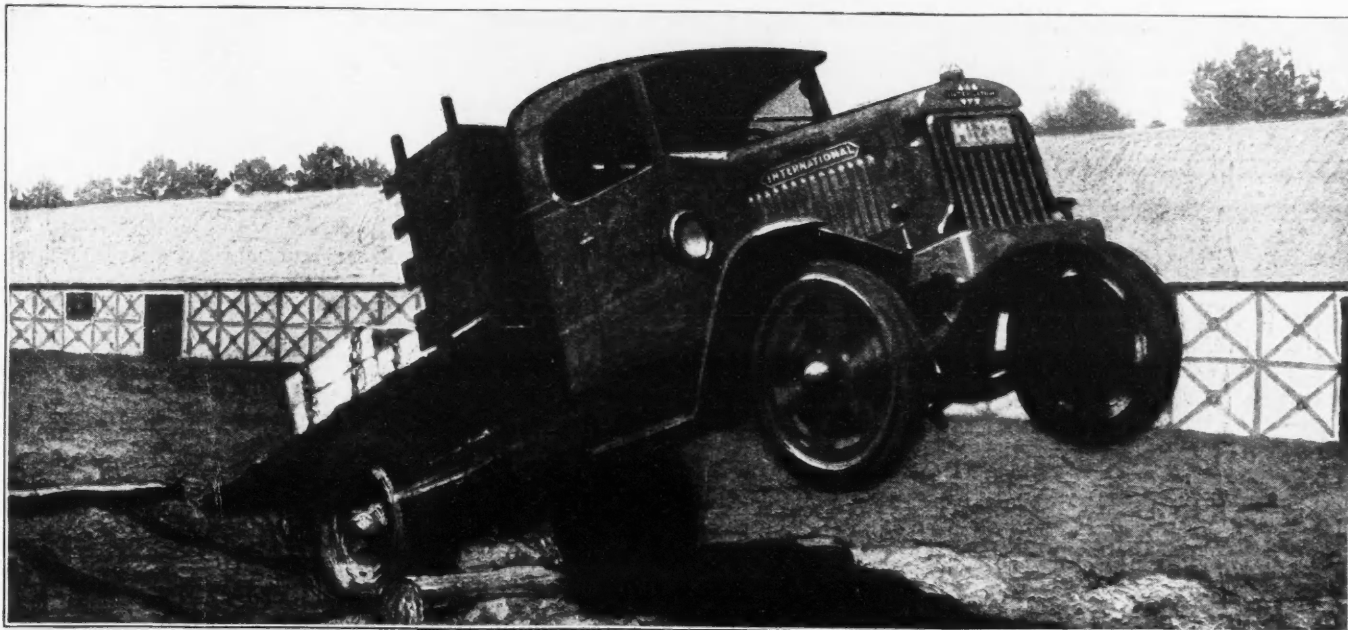
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Montreal	\$91,258.49		
Toronto	9,869.24		
Winnipeg	18,745.83		
Vancouver	3,300.93		
	\$ 123,174.49		
Agency Balances	89,011.27		
Less Accrued Commissions	17,307.42		
	71,703.85		
Sundry Debtors	1,427.32		
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LOSSES RECOVERABLE			
Licensed Companies	1,501.60		
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	5,847.14		
Bonds and Debentures—			
at cost (market value as allowed by the Government \$786,696.00)	755,380.50		
Loans on Mortgages	45,806.76		
Less Reserve	5,000.00		
	40,806.76		
REAL ESTATE—			
Agreement for Sale	\$8,960.00		
Less Unrealized Profit Reserve	3,286.91		
	5,673.09		
INTEREST ACCRUED			
Accrued but not due	10,635.21		
Accrued and past due	1,343.36		
	11,978.57		
	\$1,029,999.31		
			\$1,029,999.31

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The School of Hard Knocks

Aids the Laboratories of Science

THE truck of quality cannot be built on a drawing board. Neither the laboratory nor the shop alone can produce it. The task is accomplished only by sound experience, ripe engineering, and practical skill—a combination that comes of years of truck making.

At the three large plants where International Trucks are manufactured, every scientific test for quality and precision is a routine matter. All the knowledge the industry possesses is expertly applied. But these are not enough . . .

Experimental models of stock construction must be tried and punished to prove out designs and materials. International Harvester

Truck manufacture has always embraced a strenuous policy of test and trial. A constant succession of trucks go to the testing fields to devote themselves to a life of violence in a school of hard knocks.

The trucks in this service are sent at high speed headlong into embankments, plunging across railroad tracks, over hurdles and bar-

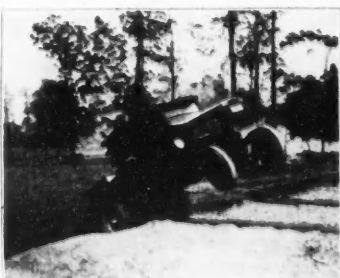
riers, through ditches and up hills. They suffer tortures in axle, engine, clutch, and gears, brakes, bearings, wheels, and frame. Their drivers have learned precisely how to submit every chassis member to hammer-like blows and to racking stresses and strains. Hours here mean more than years of ordinary service.

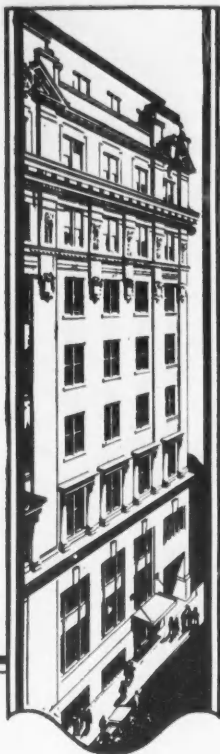
The findings of this endless program of test and trial go back into the engineering laboratories and the shop, and so new and sturdier Internationals are born. Every owner of an International Truck owns greater transportation value because of the high standards set for performance at the International plants.



The new Heavy-Duty models, sizes from 2½ to 5-ton, and the new line of Speed Trucks, ranging from ¾ to 2-ton, are now on view at 172 International Harvester branches in the United States and Canada.

INTERNATIONAL HARVESTER COMPANY
HAMILTON of Canada, Ltd. CANADA





DOMINION BATTLESHIP LINOLEUM

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The Accepted Public Floor

No longer are buildings turned over to occupants with unfinished floors. Owners and architects, knowing the public confidence enjoyed by Dominion Battleship Linoleum, frequently write it into the building specifications.

This permanent public floor is richly attractive. It is odourless, comfort-

able, quiet, easy to clean and keep clean.

Ideal for banks, offices, stores, hospitals, schools and public buildings of every type, where it cuts upkeep costs to a minimum.

Made in three qualities, AAA in eight colours; AA and A, in four colours. Special contracts for large contracts.

Installed by all large House Furnishing and Departmental Stores
Write us for samples and literature

Dominion Oilcloth & Linoleum Co. Limited
MONTREAL

"How much of your overhead is underfoot?"

The BOOKSHELF

Literati

MR. ONIONS, who is editing the Supplement to the Oxford English Dictionary, writes:

"It might be supposed that for the letter A there was little to add beyond 'aeroplane' and 'appendicitis,' and perhaps 'automobile' and 'aviation'; and the thirty pages (already in type) of additions under the first letter of the alphabet will, I think, surprise any who are not in the habit of observing the almost daily accretions to the English vocabulary."

"A begins with 'aasvogel,' which is supported by references to Rider Haggard and Rudyard Kipling, and ends with 'azygospore,' a botanical term now, it is true, rarely used, but which must be recorded for completeness' sake. These are the alphabetical termini of multitude of common colloquialisms, of technicalities that have become public currency, of labels of discoveries and inventions, of the names of exotic plants and garments, of religious, political, and social movements, of terms of sport and of the new psychology, and so on."

A well-known London lawyer, who prefers to remain anonymous for the moment, has made a literary discovery of considerable importance. It is no less than the complete MS. of a Dumas novel about Garibaldi, only a few chapters of which (curiously enough) were published during the author's lifetime.

ROBERT LYND, writing in John O'London's Weekly of Edmund Burke, whose bicentenary is now being celebrated, repeats Dr. Johnson's tribute to his friend who, he says, is now real to the present through his association with the great lexicographer and with Goldsmith. "Burke, sir," said Johnson, "is such a man that if you met him for the first time in a street when you were stopped by a drove of oxen and you and he stepped aside to take shelter but for five minutes, he'd talk to

you in such a manner that, when you parted, you would say: 'This is an extraordinary man!'"

THE Académie Française has decided, in accordance with the statutes established by Cardinal Richelieu, its founder, in 1635, to draw up a grammar of the French language.

THE censor, says the London Observer, has prohibited the presentation of Jacinto Benavente's latest comedy, "Para el Cielo y los Altars" ("For Heaven and the Altars"), and the opponents of the Directory are trying to make political capital out of the incident.

Benavente admits the story of Rasputin provided him with the argument on which the play is based. He denies that he had it in mind to promote any religious idea, or to allude to a national situation which might be considered analogous. The reference is to the infirmity from which the Prince of Asturias is said to be suffering.

The Government, in refusing, to allow the comedy to be staged, expresses its conviction that the presentation of the play would be utilized by agitators to provoke disorder. The Directory is not averse to its publication in book form.

Jacinto Benavente is to-day the leading Spanish playwright. Some of his plays have been translated into English. In appearance Benavente strongly resembles the portraits of Shakespeare that have come down to us.

THE £13,600 paid at the sale of the Jacob Kern library in New York for Shelley's own copy of "Queen Mab," first edition, with his own notes and manuscript revisions from Canto VIII. to the end of the poem, has been exceeded only by two other works—the Gutenberg Bible and a volume of Shakespeare containing the fourth edition of "Venus and Adonis." Of this enormous price, no doubt a large part of the value lies in the author's MS. notes; and, of course, "Queen Mab" has a literary interest as a kind of artist's sketch for "Prometheus Unbound." The total of the Kern sale was just under £345,000, which, even in these days, and even when compared with the £600,000 derived from the Britwell Court sale in London, is a good deal of money.

THE former German Kaiser has threatened legal proceedings against the editors and publishers of a volume of private letters written by the Empress Frederick, his mother. The book was first published in England, and it has just been brought out in this country by the Macmillan Company. The ex-Kaiser asserts, so it is said, that the letters were stolen. The facts, according to the publishers, are as follows: Twenty-seven years ago the Kaiserin Frederick, who was dying, sent for Sir Frederick Ponsonby, at that time visiting a sister in Germany, and asked him to take her letters with him back to England, and to avoid above all things letting the Kaiser have any knowledge of what was being done. And so the letters were carried out, almost under the Kaiser's nose, in two boxes marked "books and china." The reason for the ex-Kaiser's opposition to the publication of these letters is evident enough. The Kaiserin cherished no illusions about her son. She knew better than any one else what manner of man he had grown to be. In one letter she said of him: "He has neither the scruples nor the conscience to stick to anything"; and in another: "Wilhelm on every occasion uses big words and thinks he is a big man." In still another letter she writes these prophetic words: "I now observe from the brink of the grave—a useless and forgotten woman—the ill-considered path which my son has cut for himself. The worst is that perhaps we must all pay for his ignorance and lack of shrewdness." These letters are edited by Sir Frederick Ponsonby, former private secretary to Edward VII.

Genius of the Jews

WITH the publication of Max Brod's translated novel everyone is now discussing the renewed successes of the Jews. That extraordinary race, homeless, persecuted, and yet so unchanging, never ceases to astonish the world of Gentiles.

To what is the hatred of the Jew really due? To religion, to superstition, to contempt or envy? Many people affirm that it is largely due to envy and fear. And judging by the high percentage of intellectually brilliant Jews, men and women who have taken the highest positions that are offered, there may be some cause for admiration if not for fear.

Several of the highest posts in Britain now are occupied by Jews. Among them are the famous Marquess

Two Sets or Three?



ONE of the things this modern mother found out is that teeth, so vital to well-being, begin to form before birth. And that in order to give her baby good teeth her own diet must consist largely of eggs, fresh vegetables, fruits, whole-grain cereals and milk.

The first set of baby teeth is very important in its effect upon the second set and should be given the greatest care. When one of the little

They appear behind the two temporary molars, and can easily be distinguished by counting the double teeth on each side. If there are three double teeth in a row the back one is the permanent one.

These first permanent molars are the keystone of the dental arch and govern the position of all the later teeth. Coming in as they do in a mouth full of temporary teeth, they are frequently neglected and some-

times extracted as part of the baby set.

Good teeth do not just happen. They are built by food—like every other part of the body. First in importance comes the food the mother eats before her baby is born, then the food she gives him through babyhood, and finally the food that he selects for himself. Teeth are living parts of the body and need the minerals contained in eggs, milk, vegetables, fruits and cereals.

Lucky is the baby whose wise mother has determined that he shall have such fine first and second sets of teeth that he will never need an artificial set.

Your Doctor will tell you

Poison from tooth infection may damage vital organs, may cause eye, nerve, or joint trouble, rheumatism, headache, or any one of a long list of serious ailments.

The expert dentist of today employs much of the wisdom of medical science; he uses real engineering skill and his work is often touched by the grace of artistry.

If teeth are lost, artificial substitutes can usually be made which will insure comfort, good appearance and efficient service. Without the latter, good digestion and therefore good health are impossible.

A famous physician once made the statement, "Bad teeth are the most common cause of physical breakdown." Health scientists warn us that teeth should be watched not from the outside alone, but from the inside as well and that a tooth which has never ached nor shown decay may yet hide unsuspected poison. Dentists use x-ray photographs to tell the story. If the X-rays show poison at the root that cannot be dislodged by treatment, perhaps the tooth should be extracted.

The Metropolitan Life Insurance Company will gladly mail its booklet, "Good teeth, how to get them and keep them," to anyone who requests it. Ask for Booklet No. 3-T-9.

HALEY FISKE, President.



Published by
METROPOLITAN LIFE INSURANCE COMPANY
CANADIAN HEAD OFFICE OTTAWA

of Reading, lately ambassador of India, and Lord Melchett who is better known as Sir Alfred Mond, and who, it is rumoured, may be destined for cabinet rank.

Of course, in America Jews have been extremely successful. In New York alone there are over a million. Although there are many poor Jews a higher percentage of them than of any other race has succeeded in passing the millionaire mark. The late Levi Leiter, father of the first Lady Curzon of Kedleston, was one of them.

In London, as is well-known, Jews have been phenomenally successful. Rothschild, Niemeyer, Nordheimer are names that every banker knows. Jews were the first bankers, and their superior ability gave them for many years a European monopoly of banking.

But success has by no means been confined to finance and business. Jews have shown their intellectual pre-eminence quite notably of recent years. Lion Feuchtwanger is the famed author of *Jew Suss* and the *Ugly Duchess*. Then there are the Zweigs, Massermann, and Arthur Schnitzler, as well as Franz Werfel, all leading writers of this country.

In the universities professors Sir Israel Gollancz and Leski are among the most reputed.

By those who deplore the Russian revolution it is sometimes claimed that the leaders were not Russians but Jews who changed their names, and led with consummate ability a movement which no Russian would ever have had the courage to control. Trotsky, for example, is the son of a Jewish chemist, and his real name is Ulev Lavidovitch.

Famous Jews of other times have been the eccentric prime minister, one of the most brilliantly clever of British

statesmen, Disraeli. Then, among thinkers Spinoza takes first rank, although his thought did more than that of any other man to destroy the whole fabric of Jewish religious faith.

What is the secret of this strange capacity among the Jews for success? Their qualities have never changed. The same emotional fervour marks their newest writers which pervades the writings of the prophets. And yet this old race is able to produce leaders of the modern world who often far outshine their Gentile rivals. Russia, Britain, France, America and the Netherlands, in fact nearly all the countries of Europe, have produced world-famous Jews.

Perhaps the Semite brain may be capable of rising to greater heights than the more recently-developed Saxon and Latin,—but still there is Shakespeare and there is Dante.

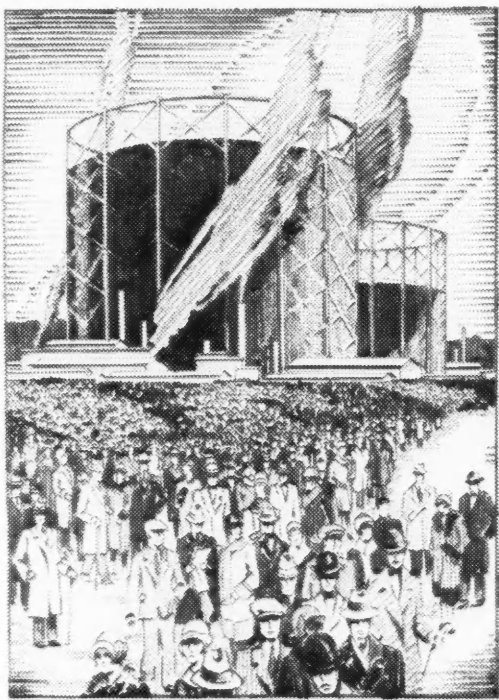
POSTERITY'S VERDICT

I shall get what I deserve. If in the future any examination is made of the work I have done for the English theatre, the present verdict (1925) of our managers and critics that I am a writer of old-fashioned melodrama will be confirmed—if it is a right verdict. But in extenuation I may plead that I should never have written melodrama at all if Wilson Barrett had not been manager of the Princess Theatre.

Henry Arthur Jones.

I don't like the people who live in the Five Towns. I hope Mr. Bennett won't mind my saying so. It is best to be honest and truthful. I should have loved them if Dickens had lived among them and drawn them.

Henry Arthur Jones.



GAS—UNFAILING SERVANT OF ALL TORONTO

IN 140,000 Toronto homes, an unfailing gas supply helps to provide a happy start for the day. Every morning, tens of thousands of gas burners, heaters and stoves flare into service.

Hot water spouts into bath tubs; tea kettles start to boil; countless skillets and frying pans begin to sputter. What a comfort it is to have gas always on tap—sure, strong, unfaltering.

Every year, more Toronto households pay tribute to the convenience of gas. Last year, 4,617 more meters were in use than during 1927 and gas sales increased by \$216,000.

It is a far cry back to the days of 1848, when the Consumers' Gas Company came into being. But then, as now, gas was a public necessity. And as the years go on, Toronto citizens, in increasing numbers, recognize how essential gas is to their comfort, convenience and happiness.

An opportunity is being afforded men and women with money to invest to share in a public offering of the capital stock of the Consumers' Gas Company. Careful investors are awaiting this occasion with great interest.



The
Consumers'
of Toronto
Gas
Company

"FOR THE GOOD OF THE COMMUNITY" SINCE 1848



SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, MARCH 9, 1929

THE ART of the FAN

Its Fascinating History
Down the Ages

By RUTH M. HOME,
Instructor Royal Ontario Museum.

THE origin of the fan is lost to history, but since its initial purpose was to serve as a weapon against insects and extremes of heat, its birthplace may be placed in a warm climate. Nor do we know what suggested its shape, but as the wings of the bird and the leaves of the trees are nature's method of creating a breeze, the honour for giving man a hint may perhaps be divided between them. The earliest fans were therefore flat or screen-like in shape, resembling very closely their prototype the simple leaf, often enriched by the addition of birds' feathers. Dating from the earliest times traces of such fans as these are found in both Europe and Asia,—along the shores of the Mediterranean, in India, China and Japan.

They were common to both rich and poor. Of the utmost simplicity of shape and material in the hands of the poor, they became among the noble and rich articles of the greatest luxury and gorgeousness. The Egyptian peasant not only used the fan for cooling himself, but also employed a wooden variety, with an edge curved to fit the hand, during the harvesting season for creating the necessary current of air to separate the chaff from the grain. In Greece, the simple leaf shape seems to have been a favourite with the women of the respectable middle class, for often it is found in the hands of the delightful Tanagra figures of the fourth century B.C. Among the nobility in Egypt, it was the emblem of authority and repose, and as a gorgeous affair of ostrich feathers on tall slender poles was carried in royal processions behind the throne of the Pharaohs. From the symbol of royalty it became, in the hands of the Roman matrons, a necessary appendage to the rich. It was not only the perquisite of the secular, for it penetrated into the ritual of the early Christian Church and

did not see his equal upon the street, thus dispensing with the elaborate ritual of greeting. Coolies fanned themselves as they hurried along the streets weighed down by their back-breaking loads. Soldiers fanned while on parade and the labourer in the fields would fan with one hand and dig with the other.

Of the simplest pattern and design the fan makers relied upon his workmanship for beauty. The flat bamboo, here illustrated (fig. 1, centre) displays a charming little scene of a fisherman clothed against the inclemency of the weather in a waterproof and hat, both made of straw. So delicate and dainty is the workmanship and it is only in certain lights that the fineness of the piece can be appreciated.

The others illustrated are of white silk tightly stretched over both sides of a narrow frame varying in shape and having with one exception a very plain handle of wood. The exception is a graceful study of flowers enriched with a beautiful black lacquer frame in which has been set tortoise shell and mother of pearl in a floral pattern. Notice the straight bar running across the face of the fan,—a very common characteristic of Chinese fans. (Fig. 1 right.)

It is unfortunate that only one side of a fan can be photographed at once, because the fan (fig. 1 left) is very clever in the portrayal of the front and back of the little girl. She is seen here, seated on a rock. Turn the fan over and her back can be seen in exactly the right position. So cleverly has the painter arranged his light and shade that no shadow is cast by one painting upon the other.

These fans were considered, among the highest circles of Chinese society, as the height of elegance and refinement. Especially so when they were made to order

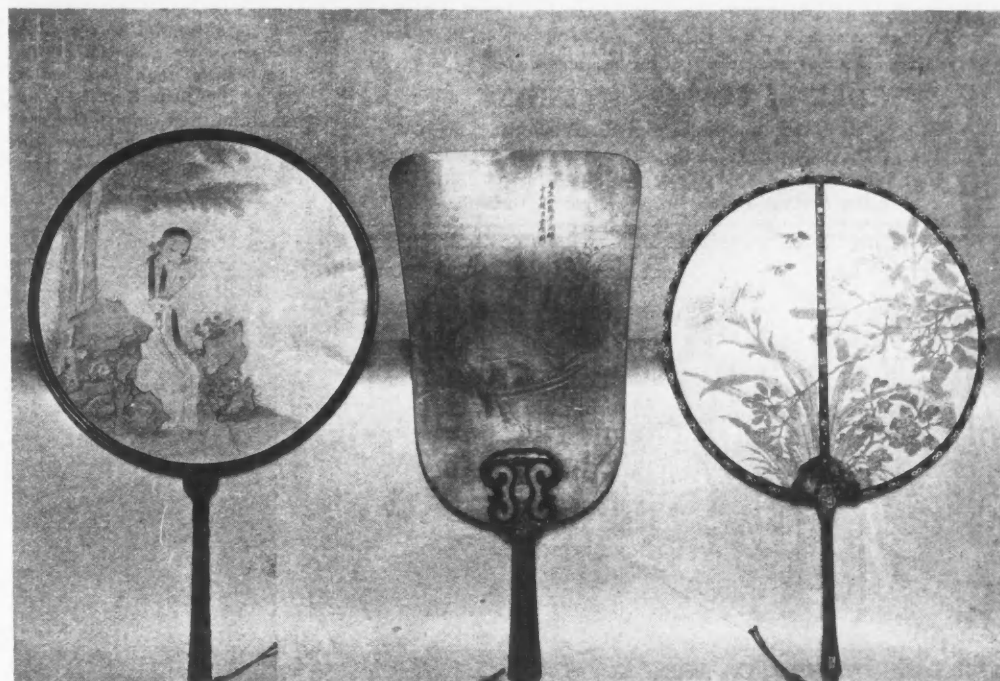


FIG. 1. BY COURTESY OF THE ROYAL ONTARIO MUSEUM.

written code when one should be discarded for the other.

Japan borrowed the screen fan from China, yet she in return gave the folded fan to China and thence to the Western world. Just when the folded fan came into popular usage is unknown, nor is it certain by whom it was invented. There are at least two versions of its origin. One attributes it to a noble lord, a student of nature, who copied the manner in which a bat folded its wings. The other ascribes it to a widow of kind deeds, who, while nursing a holy man back to health, cooled his fever with a folded fan of paper.

Important as the screen fan had always been, the folded fan, because of its more convenient form and artistic possibilities, immediately became even more popular. When not in use it could be folded and slipped down in the boot top of the gentleman, placed in the waist band of the lady, or slipped in the collar of the coolie. Especially precious were the folded fans as a gift on New Year's, Crowning or Marriage days, for with the Japanese the fan was their emblem of life. The rivet end forms the beginning, and just as the rays of the fan spread out from the rivet, so the road of life widens out to a prosperous and happy future.

However common both types of fan were to China and Japan, the war fan seems to have been peculiar to Japan. These war fans,—both flat and folded,—combined the duties of a *baton de commandement* with those of an offensive and defensive weapon. As exquisite in design and workmanship as the court sword of the European gentleman, they form as formidable a weapon in the hands of a strong man. (Fig. 2) Though many folded fans have metal leaves so that, when open, they could parry a sword thrust, the one illustrated has an iridescent paper leaf in bronze tones with a design of a gourd and vine in silver. The outer sticks are entirely of metal, chased with a silver and gold gourd pattern. When closed it could break open a man's head. A general on the field emphasized his orders by the aid of his fan. In daily life, these fans were also carried by travelling fencing students for it was a point of honour with them only to use their fans in self-defence, leaving their swords for enemies of their own quality.

About the middle of the 17th Century the folded fan suddenly sprang into popularity in Europe. Up to that time it had been considered only a delightful accessory to the ladies' toilet, but now a lady was as noticeable and as uncomfortable without a fan as a Canadian girl would be without gloves in zero weather. Its sudden bound into favour is attributed to a very rude remark of that very rude Queen, Christina of Sweden. In revenge, the ladies of the court furnished themselves with all sorts of fans which they carried on every occasion; and the practice spread throughout Europe. By the 18th Century the use of the fan was universal. It was the defensive and offensive weapon of the "cruel fair,"—for the "pretty woman used it knowing she added to her charms, the clumsy woman used it in order

to occupy her hands, the ugly woman used it as thereby she might at least obtain credit for elegance."

Young girls were seriously taught,—though not in the fan academy that Addison proposed to set up,—the art of the fan, just as they were instructed how to enter a room, how to curtsy and all the other social accomplishments necessary to a lady of fashion. And as their fan seldom left their hands from the moment of embarking upon their social duties in the morning until they retired at night the ladies became past masters in the art of the fan. As Addison said in *The Spectator*,—

"There is an infinite variety of motion to be made use of in the flutter of a fan."

"There is the angry Flutter, the confused Flutter, the merry Flutter, the amorous Flutter. Not to be tedious there is scarce any emotion of the mind which does not produce a similar agitation of the fan; in as much as I only see the Fan of a disciplined Lady I know very well if she laughs, frowns or blushes."

The fan illustrated (fig. 3) is of the period of Louis XVI, that era of powdered languorous ladies, of exquisite gentlemen, of fées galantes, and of gilded furniture. It is very ornate in design and quite characteristic of the French court. The leaf is of paper and depicts the myth of Europa and the Bull in the French classic manner. The sticks are exquisite in workmanship. The tortoiseshell is hand-carved and gilded, shading from the deep bronze of the fluted pillars to the softer colour of the musical instruments and the brilliant yellow of the cupids. The end sticks are particularly lovely. Here the tortoiseshell has been so deeply cut as to leave the classic urns in high relief, while inset at the top is a cameo like picture of Cupid. Another fan in the Museum collection depicts the slaughter of the innocents. The sticks are of bone inlaid with tortoiseshell and decorated with exquisitely carved medallions.

These exquisite fans on which vast sums of money were expended were not the only ones carried by the weaker sex. There were innumerable painted or printed fans ranging in price from three pence up to thirty pounds. It is rather a remarkable characteristic of society of the eighteenth century that the ladies took such an interest in current topics. Perhaps it was because the world was still so relatively small and the politics of a country had not been elevated or separated from the gossip of the tea table; or perhaps it was because personalities, and not parties, still played an important part in government. Whatever may have been the cause, Fox, Walpole, the King and the Prince of Wales all came in for their share of caricature or praise upon the fan leaves. Sir Robert Walpole was particularly odious because of his Excise Bill of 1733, so his picture is shown on a fan with that of Cardinal Wolsey's, the following couplet below:—

"Wolsey and his successor, here in one behold
Both served their master, both their country sold."

Charles James Fox, on the other hand, was greeted with the following enthusiastic eulogy.

"Let Envy rail and Disappointment rage
Still Fox shall prove the wonder of the Age.
Triumph and Fame shall every step attend
His King's best subject and his Country's friend."

The Union of England and Ireland and Scotland, the royal family's nuptials, births and deaths, the alarms of war and the olive branches of peace,—all were duly noted on the fans.

There were also the intellectual fans, the precursor to the short cuts to culture or the French language in twenty-lessons. There is one botanical fan decorated with examples of botanical forms all called by their scientific names. But to sugar-coat the pill, there is also a little poem beginning,

"Come ye soft Sylphs who fan the Paphian Groves," ending—

"And your carnation peep with blushing cheeks."
The fan even accompanied the fair lady to Church, reverentially enriched with biblical quotations and religious precepts.

The gossip social fans are most attractive for they give as sprightly an insight into the age as William Hogarth whose *Harlot's Progress* decorated many a fan. Perhaps this sort can best be described in the words of an advertisement of a fan maker of the period. "The Bath Medley—being an accurate and curious draught of the Pump Room at Bath and most of the known Company who frequent it, adorned with the portraits of her Royal Highness the Princess Amelia and other illustrious personages who honoured the Place with their Presence the last Season; wherein the Topicks of Dis-

(Continued on Page 27)

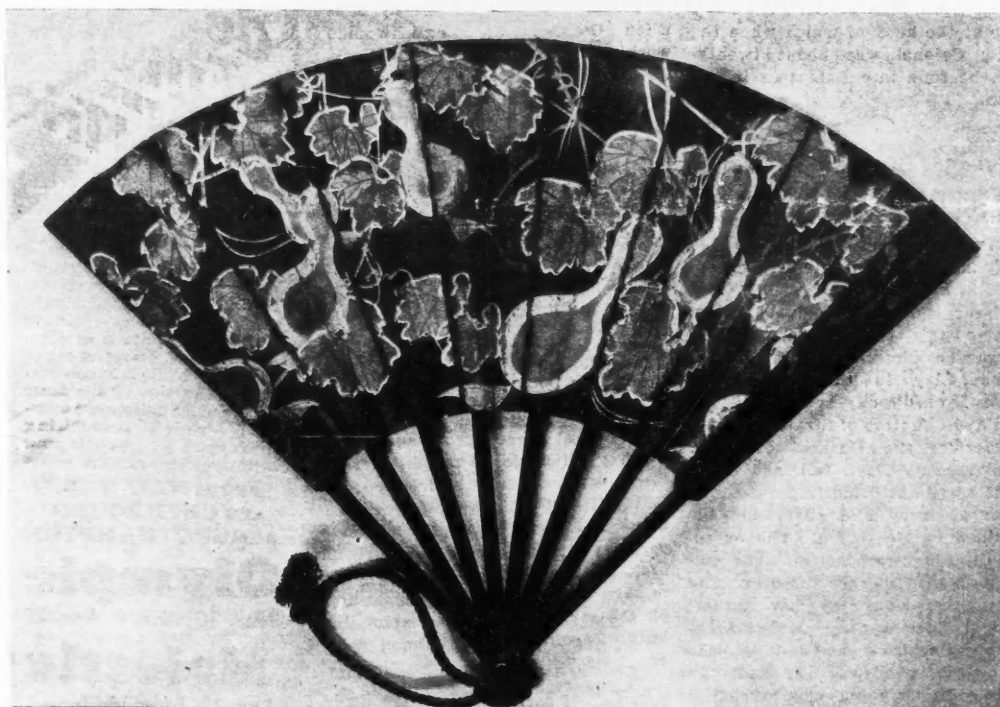


FIG. 2. BY COURTESY OF THE ROYAL ONTARIO MUSEUM.

was used to keep flies away from the sacred elements during the sacrament of the Holy Eucharist.

In Europe the fan was a favourite among both the men and the women. One misanthrope of the Renaissance writes,—"We strive to be accounted womanish by the keeping of beauty, of curling the hair, by plumes of feathers in our hands which in war our ancestors wore on their heads." Henry III of France found the fan as indispensable as any woman to protect his delicate complexion from the glare of the sun during the heat and flurry of the chase. And of course it was a formidable weapon in the hands of the weaker sex. A charming quatrain accompanied a gift to a fair lady of 1572.

"Think not that my late gift is but a feather
Plucked of a bird, Love of his lightest plumes
(That ne'er shall fly again) bound it together,
Your hands henceforth imprison all its wings."

Elizabeth of England delighted to receive a fan as a gift from a devoted subject. In her wardrobe at her death there were twenty-seven fans,—one of which was a gift from Sir Francis Drake,—a beautiful creation of ivory and feathers costing the huge sum of four hundred pounds.

Up to this time these fans were nearly all of the flat screen type. They consisted of a long slender handle of wood or ivory sometimes richly encrusted with stones, surmounted by a flat screen of feathers or of rice straw. So long were the handles that gentlemen of Stuart England found in them an effective rod of correction for their daughters.

Meanwhile in the East the fan had established itself far more firmly in the life of the people. In both China and Japan it was used for propagandist purposes, often ranking as seditious literature. It likewise formed the Eastern "Daily Mirror" or tabloid that could be bought for the latest scandal or spicy news item. One missionary writes that he found fans a convenient baedeker, that the information concerning routes and distances on the map fans was often very reliable and fairly accurate.

In China, almost every large city and every important division of the Empire had its characteristic fan. Not only the appendage of the rich and noble, it was also essential to the everyday life of the poor. The wealthy mandarin always carried a fan to hide his face, so that he might uphold the convenient fiction that he

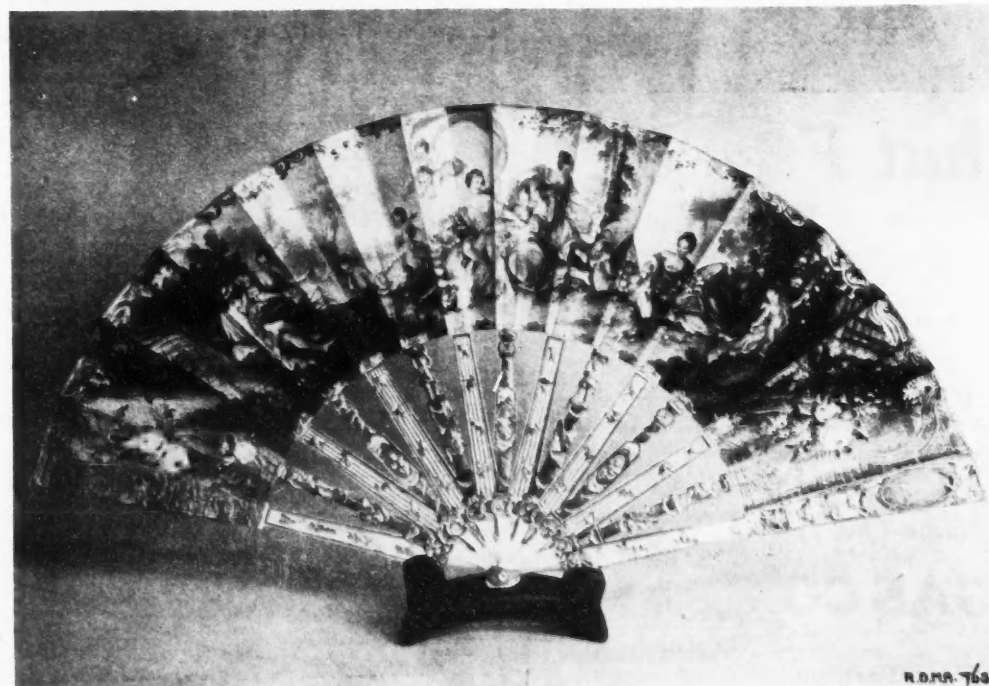


FIG. 3. BY COURTESY OF THE ROYAL ONTARIO MUSEUM.

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Hydro Therapeutics Electro Therapeutics
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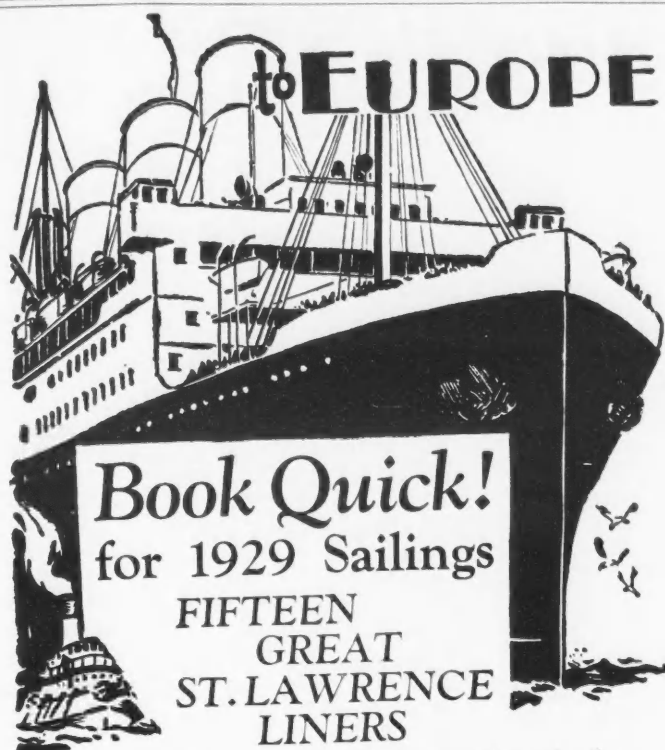
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The Flame That Freezes

Proved — Silent — Economical

Your thoughts are bound to turn, sometimes, to refrigeration—to refrigeration that would prove better than your present system. We offer you, very confidently, our gas-fired refrigerator. The tiny flame of gas is as dependable on the refrigerator as it is on your gas range.

The only silent refrigerator is the gas-fired type. Day in and day out it functions without the slightest noise to indicate its operation. And it is enclosed in a fully insulated cabinet—a cabinet with that fine finish that pleases the most fastidious.

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The Onlooker in London

Lawrence of Arabia—But Not of Afghanistan

"AIRCRAFTSMAN SHAW," who has just returned to England, disguises the identity of Colonel T. E. Lawrence of Arabia, the man about whom legends have grown thick as autumnal leaves. No man has been more a victim of his own achievements than this elusive figure of the Near East. He escaped from fame and joined the army as a private. His reputation followed him. Prying eyes sought him out.

the debacle. Colonel Lawrence had had nothing to do with the revolt in Afghanistan. But he was far too near Peshawar for rumour to keep its tongue still. Therefore—he left India. Since the publication of the "Seven Pillars of Wisdom" and "The Revolt in the Desert" much has been learned about Colonel Lawrence. Most people know the salient facts about his career—his studies as an undergraduate at Oxford, his fondness for the military architecture of the Levant, his three weeks' cook's tour to the desert that lasted for



SPORT OF KINGS IN THE DESERT

Biskra, situated on the edge of the Sahara, is now a popular resort for visitors from Great Britain and America anxious to escape wintry weather. The event of the season is the Biskra race-meeting, called "The Acot of the Sahara," at which the Chief drives down the course in State. A Spaniard on guard.

Curious minds wrote myths about him. Lawrence himself broke one of his rules of life. He asked an influential friend to transfer him to the Royal Air Force, where he had a chance of going to distant parts, learning new languages, picking up some of the ethics of another civilization, and at the same time avoiding the attentions of the newspapers. He soon found himself tuning up aeroplanes in the Punjab. His very presence there was quite sufficient to set all the busybodies of India, and half of those of Europe, talking about the dire and nefarious schemes which his brain was working out for the subversion of this or the frustration of that. And when the Afghans rose in revolt against the precipitate actions of their Amanullah Khan, instantly the name of Aircraftsman Shaw was connected with

three years, his rejection from the Army as an unfit, his appointment to the map-making department in Cairo, his escape to Arabia, his uncanny influence over the Bedouins, the wrecking of 79 Turkish trains, the wedding of an Arabian army which one day found itself the unofficial right wing of Lord Allenby's force at the head of which when the young Colonel was about twenty-nine, he rode into Damascus in triumph.

February's Society Weddings

JANUARY has always been claimed as the most popular winter month for marriages, but judging by the many important and interesting weddings in February the first month of the year is losing its favour. Most notable was the wedding at St. Margaret's Church of Miss Rachel Spender-Clay to the Hon. David Bowes-Lyon, youngest son of the Earl and Countess of Strathmore and brother of the Duchess of York. Miss Spender-Clay, tall and slim, made a radiant bride in a very long gown of ivory and silver brocade moulded to the figure. The exceptionally long train of the same material accentuated her slimness. She was given away by her father, Colonel Spender-Clay, M.P. Archbishop Davidson, assisted by the Rev. J. Stephenson, officiated. In place of a bouquet she carried a white prayer book from which hung a long trail of orange blossoms. Her eight bridesmaids were dressed in ivory velvet with full petal skirts. The procession included the Hon. Elisabeth Elphinstone and the Hon. Cecilia Bowes-Lyon (nieces of the Duchess of York and of the bridegroom), Lady Margaret Bingham, the Hon. Phyllis Astor, Miss Margaret Mercer-Nairne, Miss Joyce Phipps, Miss Mary Leveson-Gower and the bride's sister, Miss Phyllis Spender-Clay. Two little pages in red chiffon velvet suits with chiffon collars and cuffs made a bright splash of colour. Useful presents were chosen for Mr. Bowes-Lyon by members of the Royal Family. The Queen selected cuff links. Princess Mary chose a hand-painted lamp. Perhaps the Duke and Duchess of York's choice was the most original.

They gave the young couple a dining-room table and four entrée dishes.

At St. Peter's, Eaton Square, Miss Marjorie Stuart-Wortley, daughter of Lieut-General Sir Richard Stuart-Wortley and Lady Stuart-Wortley, of Highclere, Newbury, was married to Major Roger Orlando Bridgeman, kinsman of the Earl of Bradford. Miss Stuart Wortley, like Miss Spender-Clay, had decided to have a pink lining to her gown to prevent it looking "cold" on such a winter-like day. The precautions were amply justified and the results charming. A third wedding on the same day was that of Miss Margaret Aline Proctor Wills, youngest daughter of the late Sir George Wills, who was married at Leigh Woods, Bristol, to Mr. Ellison Fuller Eberle, second son of Mr. and Mrs. J. Fuller Eberle, of Clifton. Miss Wills's father was the millionaire head of the Imperial Tobacco Company.

Two of Us!

THIS story is told by the Illustrated Sporting and Dramatic News, with the preface that it is not true, and that in any case Mr. Lloyd George is not the sort of person to resent it. It is alleged that on one occasion Lord Derby and Mr. Lloyd George happened to find themselves in a railway compartment together and fell a-chattering. At one station, a labourer, puffing and panting, got into their carriage, and apologized for his presence in a first class compartment. He took up a clay pipe and some sinister looking tobacco, whereupon Lord Derby tactfully interposed with the offer of a cigar. "That's a nice feller, that is," said the navy puffing his cigar and glancing in friendly fashion at the ex-Premier. Then he chuckled, "Crums! 'e must have thought us a couple of scallywags. There was me needin' a shave, and you needin' a 'air-cut'."

Noble Generosity of a Poor Woman

ONE hundred pounds, her savings for twenty years, has been sent to the Workshop Guardians by Miss Ellen Godfrey, an Englishwoman working as a servant in New York. She asked that the money should be invested, and the interests used to provide an annual treat for the workhouse children. Miss Godfrey's letter, explains in simple words the motive which prompted her to send the gift. She was born in Workshop fifty-four years ago, and writes:

"I do this because of my great love for little children. I was at school in Workshop until ten years old, then I went out into the world to earn my living. My mother died two years before. We were very poor; my brother was placed in the Union."

"When at school," continued Miss Godfrey, "I made up my mind, as I saw the Poor Law children go by, that if I had enough money when I grew up I would be kind to all poor children. I am only a servant. It took me twenty years of hard work to save up one hundred pounds, but oh the joy it gives me to write this letter knowing my childhood wish has been fulfilled."

"I can recall in her early days," said Mr. A.E.M. Turner, the oldest member of the Board, "that Miss Godfrey would look over the hedge to see the children. They were imprisoned, as it were, in the building. They never came out even for school. They were educated in dark, sunless rooms. Miss Godfrey wishes other generations of children to be freed from the terrors that surround the children in those far-off days." The guardians accepted the generous offer gratefully.

Purses and Jewels

THE various "purses" that are being collected up and down the country for presentation to the Queen when she opens the new wing of the Elizabeth Garrett Anderson Hospital swell daily in a manner highly auspicious for a worthy cause. (Continued on Page 27)



OUT FOR PRACTICE

The Cambridge Boat Race crew. Old Goring Church in the background.

Quickest Service to England

CANADA to England via the metropolis of New York. Leave home following day, shopping in New York... board "the longest gangplank in the world" of the "Ile de France," "Paris" or "France" on Friday at midnight... England, evening of the fifth day.

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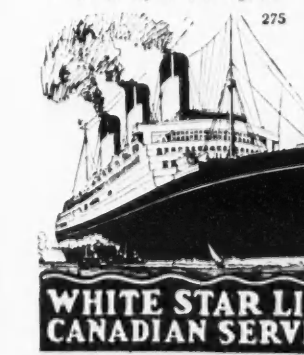
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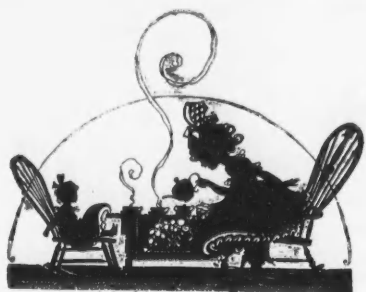


WHITE STAR LINE
CANADIAN SERVICE

The fastest liners in the world at present are the Mauretania (25½ knots) and Majestic (25 knots), both British ships; then come the France (24 knots), a French vessel, and an American, the Leviathan (24 knots).

AT FIVE O'CLOCK

with
Jean Graham



THERE has been much discussion of late in the Toronto papers of the conditions in the hospitals of that city; and it is generally agreed that the rich and the poor are well-attended, while the citizen who is merely fairly well-to-do has a severe ordeal in a hospital experience. He usually leaves the hospital, with his appendix and his roll of bank-notes missing. Then there is a campaign to raise extra funds for the hospital for a new wing. Then the fairly well-to-do citizen begins to wonder why the hospital wants the extra money. He has paid forty-five dollars a week for his room—and, of course a special nurse is extra and there is a fee for the operating-room. Also there is a doc-

nurses. Consequently, the patient may ring long and repeatedly in the weary night hours before a nurse appears. It is not the fault of the nurse, but of the management that a tired and weak patient finds the staff quite inadequate. Wherever erstwhile patients are gathered together, the tale of woe is the same—not enough nurses. Unless you have your own special nurse, it is better to stay well and just banish the germ by kindly argument.

A WOMAN, who would have been called "a notable housekeeper" by an earlier generation, said the other day:—
"We have certainly improved on for-

THE SHEPHERDESS

She walks—the lady of my delight—
A shepherdess of sheep;
Her flocks are thoughts, she keeps them white,
She guards them from the steep;
She feeds them on the fragrant height,
And folds them in for sleep.

She roams maternal hills and bright,
Dark valleys safe and deep;
Into that tender breast at night
The chastest stars may peep.
She walks—the lady of my delight—
A shepherdess of sheep.

She holds her little thoughts in sight,
Though gay they run and leap;
She is so circumspect and right;
She has her soul to keep.
She walks—the lady of my delight—
A shepherdess of sheep.

—Alice Meynell.

Romance Still Lives

EVERY woman capable of strong feeling and endowed with imagination is romantic at heart, disguise it how she will.

This trait not only contributes much to the charm of a woman's character—it imparts something beautiful or thrilling to perhaps quite ordinary characters or incidents.

A highly romantic nature is associated by some minds with silliness and folly. Life, to some people, is a mere calculation; expediency is their maxim, propriety their rule, profit, ease or comfort their aim. They have at least one advantage. Minds of a higher tone and hearts of a greater sensibility are harassed, wounded and even withered in their passage through life. Harder and less delicate souls proceed on their way neither chilled by the coldness, nor disillusioned by the meanness and selfishness of the world.

We often hear it said that Romance is dead—that it died, with chivalry, with the passing of "the good old days."

But what nonsense it all is! Once a lady gave her glove to adorn her knight's helmet on the tournament field. Is it less romantic to tie his colours to his cap at a point-to-point race meeting?

Was a gallant who tip-toed towards his innamorata in brocade waistcoat and silken hose, begging she would do him the favour to step a measure, more romantic a companion than he who has just dropped from the skies, having probed behind the clouds, and soared above the birds and the mountains, or he who has mastered the mysteries of the ocean?

Was it more romantic to go for miles along a country lane behind a lover on a tired horse than it is to fly from the irate parent in a shining thing of aluminium, or tear out into the lovely country places clasping a young man's waist as he sits in front on a motor-bicycle?

No, Romance is not dead, but, for every generation it wears a different garment. We must be on the look out not to miss it.

Windows

Windows may become a decorative feature of the room or a part of the background, that is, they may be elaborately or simply treated, but because they are an important element of the room, both architecturally and decoratively, they must conform to it in the character, lines, material, and color of their hangings. Simple rooms demand simple hangings. So, likewise, do windows that are architecturally of beauty, or that frame an attractive view. Glass curtains of soft colors will pleasantly temper the light.



MRS. EDWARD E. WILLIAMS
Wife of Major Williams, C.A.S.C., Ottawa, formerly of Toronto and London.
Mrs. Williams attended the recent State Drawing-Room at Ottawa.
—Photo by the Hands Studios, Ottawa.

tor's bill—and, altogether, the citizen who has bade a fond adieu to his appendix or gall-bladder wonders if it would not have been cheaper to have had a funeral and a cosy corner in Mount Pleasant. Most of us who have sojourned for a time in any hospital are not disposed to subscribe to any fund for hospital support, and are emphatically of the opinion that such an institution should be self-supporting.

As for the attention given the patient at the hospital, too much cannot be said of the faithful and efficient nurse. However, she is sadly overworked, and there is not a hospital in Toronto that is properly equipped with

mer generations in the matter of the menu. Think of the heavy breakfasts our forefathers used to eat! Why, I am quite content with toast, coffee and a dash of marmalade."

"Orange juice and two slices of brown bread toasted for mine," said a slender friend.

Then I recalled the sturdy breakfasts of my childhood. I remember visiting in the home of an uncle who was noted for good cheer. There was a large plateful of porridge to open the breakfast campaign. Then we had eggs and bacon or beefsteak and fried potatoes. There followed marmalade, toast and coffee—and sometimes waffles and syrup—and then we wondered why we felt "so utterly stupid" during the morning—and why a little bicarbonate of soda seemed helpful. Those heavy breakfasts were to blame for many ills. I remember one hearty relative who always demanded pie, as the last course at breakfast—and he lived to be seventy-six. The constitution of those days seemed to demand pie, in season and out of season. Then the doctor began to talk of diet—and a new generation arose which knew about calories and vitamins, and our food was analyzed to a distressing degree. However, we have emerged with a better understanding of what and how much we need to eat. We have learned to add years to life by careful eating—and most of us are anxious to live as long as possible. It seems, at times, as if advice were thrown away—but, after all, the "slogan" and the propaganda bring results. The cry of "swat the fly" meant that Toronto was in earnest about abolishing typhoid fever. So, that dread disease just packed up its germs and departed for some region where the fly is still tolerated.

We heard of the virtues of fruit and vegetables so frequently that we began to eat salads every day and found them very good. Some of us even endured grated raw carrots with French dressing. We made friends with tomatoes, lettuce and asparagus until we noticed the wrinkles and the extra flesh departing. We now shudder at those breakfasts of long ago and wonder how our digestions ever survived the strain. Still, the fried potatoes were worth while.



MRS. JOHN HOPE
Wife of Colonel Hope, of Perth, Ont., at the recent State Drawing-Room.
—Photo by John Poole.



presenting the new mode in millinery

PARIS has discovered the charm of a frame for the face . . . The picturesque note has returned to feminine headgear . . . It is quite definitely settled in the collection of models from the great modistes . . . Flattering versions of the poke-bonnet-cloche from Patou and Alphonsine, the bicorne of Reboux and Descat, the becoming moyen hats of Agnes and Molyneux, are all agreed on the necessity of revealing the forehead, the importance of the back and of the shallow crown and dipping brim.

Baku, sisal, ballibunti, lucioli—all the supple exotic straws, are moulded into simple lines, that may adopt a flower, a feather, an inset of linen, shantung or lace by way of trimming.

Hats from Paris, London and New York and our own Paris-inspired creations are displayed.

Prices \$12.00 to \$65.00.

THE T. EATON CO. LIMITED
TORONTO CANADA

Caroline Reboux introduced the tricorne and a modified edition of the bicorne to Paris modistes. It has proved one of the successes of the season. This Reboux bicorne of black baku has a trimming of small rose feathers. \$30.



MRS. CHARLES MACKENZIE KING
Formerly Miss Mabel Cole McTavish, daughter of Mr. and Mrs. Alexander J. McTavish, of Windsor. Mr. King is the son of Mr. and Mrs. Ralph King, of Lowther Avenue, Toronto.
—Photo by A. H. Levy, Windsor.

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If you are without domestic help and want to get away from the bugbear of washing and drying, you can't do it more economically and better than by sending the family laundry to us.

Everything is washed and dried, not ironed. Price 7c per pound. Minimum bundle 84c.

We use pure Ivory Soap Flakes and our method of soft water washing with ten changes of water makes clothes look better and wear longer.

Phone and tell us when your bundle will be ready. We'll call for it promptly.

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"We Know How"

Charles Dickens wrote a "Life of Although the manuscript still exists, Christ" specially for his children. It has never been published.

ASHES OF ROSES BOURJOIS



A Rose Petal Touch for your Skin

The velvet softness of a rose petal... its natural loveliness... are matched by the skin that is beautified by Bourjois Ashes of Roses Face Powder... finer than the powder from a butterfly's wing.

Imperceptibly it blends with your natural coloring, enhancing the attractiveness of each feature. And its flower fragrance delights the senses. It is the charm of exquisite femininity.

Seek it at the better shops. Know it by its distinguished leatherette boxes and dainty Parisian Compacts.

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PERFUME • ROUGES
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An enchanting ensemble for those who value personal daintiness.
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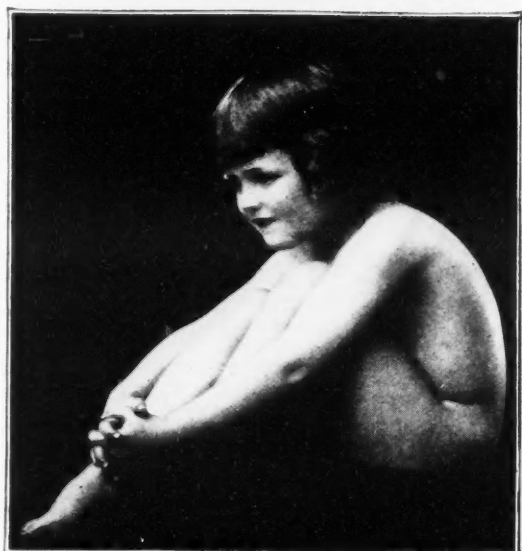


LET the soft gleam of silver greet your dinner-guests. Keep your silver beautiful with SILVO, and never fear the most critical glance! Silvo is quickly effective, and contains neither acid nor mercury.

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The World's most Beautiful Child



LIONEL BARNETT

"I took Virol myself before baby was born. Since his birth Virol has been part of his daily diet."

(Sgd.) Mrs. M. E. Barnett, Mother of the child whose photograph is shown above.

Give your child the same chance

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THE DRESSING TABLE

By Valerie



AS Emily Nora walked along the wintry street where a light snow had made a deceptive covering for a strip of ice, she dwelt on the joys of the coming spring. There seemed to be the scent of apple-blossoms in the air, and she even imagined a faint odor of helle-trope.

"It will be simply glorious," she meditated, "when the violets are blooming in the woods."

Now, Emily Nora knows a certain woods in North Toronto where there are the most fragrant clumps of violets in spring, growing near

pearance than the general harmony the word implies. Future historians, wrestling for a word to fit today's renaissance of chic and charm, must incorporate the ensemble idea or their chroniclings will not adequately describe the chief innovation of our day.

The ensemble movement is not to be construed as applicable to dress alone. The whole mania for reducing had its initial urge in the idea of symmetrical proportions, greater harmony of line. Fat legs and a slender body, or slender legs and a fat body, do not form a respectable



NEW HAIRDRESSING STYLES

Rolls of hair at the side are a feature of this pleasing arrangement of short tresses.

an old elm tree, and she was planning to spend a whole afternoon there, after the winter had left the air.

"But why can't I anticipate the spring?" mused Emily Nora. "I know what I'll do. I'll go now and buy some violet bath salts and toilet water."

So Emily hid her to a perfectly good drug store which she knew and bought some bath tablets which smelled like April violets and a bottle of violet toilet water of the same seductive fragrance. Then she looked about for a cake of violet soap and a well-loved and familiar label caught her eye. So she proceeded homeward, with her bag full of violet-scented daintiness for the bath.

"I'm going to have everything in keeping," said Emily Nora, as she reached the house. So she searched among some lavender-scented linen until she found a towel — a jolly large one — with a violet border. Then, when the hour for the nightly tub arrived, Emily Nora sank luxuriously into warm water redolent of April violets and reached her hand to grasp that cake of violet soap. After twenty minutes of luxurious splashing, to the tune of "The flowers that bloom in the spring—tra la!" she emerged to dash violet powder on her chest and arms, with a dash of the toilet water for final freshening. I wish I could tell you that she donned a violet kimono—but she had nothing more exhilarating than a rose-coloured one. However, she went to the calendar, pulled off several leaves and reflected:—

"It's a fine way to get a little fragrance and colour into life. Now I'll go to sleep and dream that it's apple-blossom time in Normandy."

A WRITER on beauty topics, in a highly popular weekly, says of the ensemble fashion: The ensemble idea is spreading. It is no epidemic to be inoculated against, either. In fact, no other one notion in the past few years has contributed more to woman's ap-

whole. With slim shoulders and a spreading waistline, the figure loses uniformity. The whole general effect must be proportionate, harmonious, and so figures keep on being remodeled to conform to a perfect ensemble of parts.

The sculptured heads of our immediate era are merely another phase of harmony in relation to the figure.

As to color ensemble, we've been put through an educational course by our best stylists. We've learned that dress, coat, hat, shoes, hand



A MODEL WRAP

To go with the long backed skirts. This is in cerise with two-toned fur collar.

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

bag, and costume jewelry may be of one color, or of two complementary shades, with a possible third color note introduced as an "amusing" feature or as a striking touch of artistry. But hodgepodge color schemes, dress and hat differences, shoe and hand bag quarrels, are taboo.

Cosmeticians have jumped on the band wagon with their complexion ensemble offerings. Powders, rouges, and lip sticks move together in the combined direction of harmony. They work with eyes, hair, and skin to get an aesthetically pleasing whole.

The most recent addition to the movement is the request, in the name of chic, that unity in the use of perfumes be observed.

Creams of one scent must not conflict with powder of another. Bath salts, toilet water, and the perfume itself which touches up, as the last toilet rite, the hair, back of the neck, or behind the ears, cannot be of varying scents. The idea of concord is urged in this important phase of the toilet. It is clever to hold to one single perfume rhythm, particularly if that single odor is related to the wearer, the costume, and the hour. For average use, a toilet-water rubdown after the bath,



BLEMISHES

yield to its antiseptic action. Permanent defects are concealed by a subtle film of adorable beauty. A pure skin of exquisite loveliness is yours thru its use.

Made in White - Fresh - Rachel - Send for Trial Size

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Maybelline

DARKEN and BEAUTIFY EYELASHES and BROWS INSTANTLY, make them appear naturally dark, long and luxuriant. Adds wonderful charm, beauty and expression to your face. Perfectly harmless. Used by millions of lovely women. Sold in form of water-proof liquid, BLACK or BROWN, as a new feature. Distributed in Canada by Palmers Ltd., Montreal



LUCILE
COLOR

PARIS
CREATIONS

SUNBURN SHADES

in

HOLEPROOF HOSIERY

Color Blending — the big word in smart hosiery — is extended this year to the complexion as well as the costume. Never has it had a more important part to play in Fashion's Kingdom.

Holeproof's new spring colors are keyed to this vogue. Like a many-sided prism they mirror not only the sunburn tints affected at Palm Beach, Deauville and Riviera, but the fashion acceptance of these famous centres.

Full fashioned, slenderizing and alluringly transparent, Holeproof's new shades are now being shown at the better shops throughout the country.

Holeproof HOSIERY

31 Exclusive Paris Colors — Famed for Loveliness



World Wide Favorites For The Skin And Scalp

Regular use of Cuticura Soap, assisted by touches of Cuticura Ointment when required, keeps the complexion fresh and free from eruptions and the hair live and glossy. Cuticura Preparations are unexcelled in purity and are regarded by millions as unrivaled in the promotion of skin and hair health.

Sample Each Free by Mail. Address Canadian Depot: "Stocks" Ltd., Montreal. Price, Soap 25c. Ointment 25c. and 50c. Talcum 25c. Cuticura Shaving Stick 25c.

powder, and perfume of similar odor are sufficient.

The ensemble idea makes for chic and charm. Think of your figure, including your head and its coiffure, as a human form with possibilities of the most harmonious and proportionate outline. Think of your dress in terms of line first, and then of color. Then adopt the idea of unity in cosmetics and perfume.

Out of all this renaissance of thought must eventually come a more neatly welded, better groomed, smarter individual.

The idea of harmony is one which

there is a special astringent which may be bought for \$2.25 to \$4—according to the size of the bottle. It tightens the skin and lifts and braces the tissues. I am enclosing the name of the firm which sells it.

Excellent Judge of Old China

HER majesty possesses an unerring instinct where old china is concerned, and her keen judgment has often astonished experts.

One of the biggest authorities on old china in this country told me the other day that the Queen rarely needed advice as to the worth of any particular piece offered for her inspection.

Her collection at Buckingham Palace is probably the finest in Europe.

The world is divided into workers and thinkers. Let us sort ourselves out. Those of us who can work let us work. Those of us who can think let us think.

The mischief of it is that all our workers think that they can think. Therefore they hate work. And we spend £100,000,000 a year on popular education to teach our manual workers to think that they can think.

Henry Arthur Jones.



NOTE THE HIGH WAIST LINE
Blue tulle is used for this delightful picture gown.

has been worked out in artistic perfection in Paris. When gloves, shoes, hand-bag and hat form a symmetrical whole, a woman is conscious that she is smartly clad;—the most comforting sensation in the world.

Correspondence

Selina. So you have had the flu, and your perfectly beautiful brown hair is coming out in handfuls. It is the same story all over this recently-afflicted province, and I am happy to say that for some mysterious reason flu has ignored me this year. I am sending you the prescription for hair tonic for which you asked. But please remember that I guarantee nothing. One correspondent to whom I sent it declared that it has done no good to her falling locks. Another is quite sure that she has received benefit from it. One request I make—that you give it a daily trial for about a month before you declare that it is no good. The flu seems to be a deadly foe to both the complexion and the hair and will not leave the former fair nor the latter abundant. So, set to work while you may, for perseverance will finally bring back the lustre and luxuriance to your crown of glory.

Charlotte. Of course, you have a perfect right to use rouge if you think it is becoming;—and you are very foolish to consult your husband on the subject. Men know all about stocks and taxes and such trivial subjects. When it comes to something really important, like rouge or her favourite perfume, a woman must decide for herself—and stick to her choice. As for man's aversion to rouge and powder—that is all nonsense. Just notice the most popular girl at the next dance you attend. She will not be the shy modest little person, with no suggestion of make-up on her face. She will have the most carefully "finished" countenance, with colour artistically applied, just a touch of lip-stick and prettily-darkened eye-brows. Don't ever believe that man objects to rouge or powder. Just be careful not to look artificial. In this case, the art certainly is to conceal the art.

C. S. R. If your skin is oily, it is probably in need of a good astringent. Of course, you are careful in matters of diet and do not eat rich pastries or puddings. Also, you would do well to avoid an excess of butter or rich gravy. Fortunately, the day of the jam roly-poly and the suet pudding seems to have passed. The juice of the orange, the lemon and the grapefruit may all be imbibed, to the advantage of the feminine complexion. Also, the festive salad is friendly to the skin and helps to make it fair and rosy. A good homemade astringent may be obtained by adding two or three drops of tincture of benzoin to an ounce of witch hazel or rose water. Apply to the skin twice daily. Then



THE GOLDIE-HANCOCK MARRIAGE IN GALT

The bride was formerly Anne Marion Hancock, daughter of Mr. and Mrs. George Hancock. Alexander Gibson Goldie, the groom, is a son of Mr. and Mrs. A. R. Goldie. The bridal party, left to right, includes, Mr. William Philip, Mr. Kenneth Henderson (groomsman), Mr. George De LaPlante, the Groom, Miss Mary Goldie (Maid of Honor), Mr. David Henderson, Mr. Hamilton Stilwell, Miss Helen Spalding, Miss Louise Hancock (Flower-girl), the Bride, Miss Helen White.



"Oh, it's a Parsee coat I picked up at Malta," Mrs. Iselin says of this becoming frock, gorgeously embroidered in the hues that best set off her beauty. She designed it herself, like the debonair caped highwayman's coat worn with the chic, small Kelowna tricorn of the larger portrait.



MRS. ADRIAN ISELIN II is the wife of the internationally distinguished yachtsman. Her chic, her charm, her Titian beauty, her generous heart, her merry wit, and her many brilliant talents make her one of the smartest and one of the best-loved women in society.



"Women are loveliest in evening dress," says Mrs. Iselin. "There is charm in smooth white skin!" This Lavin model of green brocade and silver lace reveals the wavy beauty of Mrs. Iselin's neck and arms. A magenta girdle and slippers with magenta heels are worn.

"A lovely skin is essential to Chic," says

MRS. ADRIAN ISELIN II

MRS. ISELIN'S striking beauty recalls the gorgeous days of the Renaissance in Rome and Florence.

She has burnished copper hair and wonderful sea-green eyes that are luminous as precious jewels. Her perfect skin is white and smooth like ivory.

Tall, smartly slender, graceful in every gesture, Mrs. Iselin is famous for her chic. Many of her loveliest costumes she designs herself.

Color is her hobby. Color can make or mar beauty. For her own auburn type she chooses tawny browns and tans, yellows and greens, leaving blues and greys to blondes.

Her home is a magnificence of color. Every tint but pink is in the great living room—red lead floor, lemon yellow walls, sapphire and magenta, flame, emerald, are in thrilling juxtaposition.

"Dressing to type" is another hobby with Mrs. Iselin. Every woman should be a picture. Women are loveliest in evening dress. "In smooth white skin there is such charm," she says.

"Nowadays to be perfectly groomed is all important," adds Mrs. Iselin. "Fastidious women follow a daily régime.

Pond's complete Method makes this daily treatment simple and practical.

"The Cold Cream has always been my stand-by. Now the Tissues are exquisite for removing cold cream. The Freshener keeps your skin firm and young. The Vanishing Cream gives a delightful powder base. I've used it on my hands for years."

THOUSANDS of chic and beautiful women are keeping their skin lovely by Pond's Method. Follow it thus:

For thorough cleansing simply apply Pond's Cold Cream over face and neck as often as your skin needs freshening through the day and always



In their familiar containers—Pond's four famous products, Two Creams, Tissues and Freshener, which lovely women prize.

after exposure. Spread on generously with upward and outward strokes, and wait a few minutes for the fine oils to sink down into the pores.

Wipe the face gently with the Cleansing Tissues—ample, spotless—a welcome new economy of towels and laundry.

Cold Cream again. Wipe off. Now the skin is immaculate.

Next dab Pond's Skin Freshener briskly over face and neck. This bracing tonic closes the pores, firms and invigorates the skin and leaves it without oiliness, fresh and rosy.

The finishing touch—a suggestion of Vanishing Cream. It gives that transparent lotus-petal delicacy and makes your powder cling.

Do you know Pond's Method? If not, try it! The coupon brings a week's supply of all four products—to keep your own skin lovely for chic.

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Prominent among the social events of the season in Ottawa was the marriage on Saturday afternoon, March 2, of Miss Lucy Crowdy, daughter of Mr. James Crowdy, assistant secretary to the Governor-General, and Mrs. Crowdy, to the Hon. James Kenneth Weir, son of Lord and Lady Weir, of Eastwood, Renfrewshire, Scotland. The Governor-General of Canada and Lady Willingdon were guests at the wedding. The marriage took place in Christ Church Cathedral, which was decorated with Easter lilies, the ceremony conducted by the Rev. J. H. Dixon, Rector of St. Bartholomew's, assisted by the Rev. Frank Salmon, Rector of Christ Church. The service was fully choral and the bridal procession was accompanied on the organ by the bride-

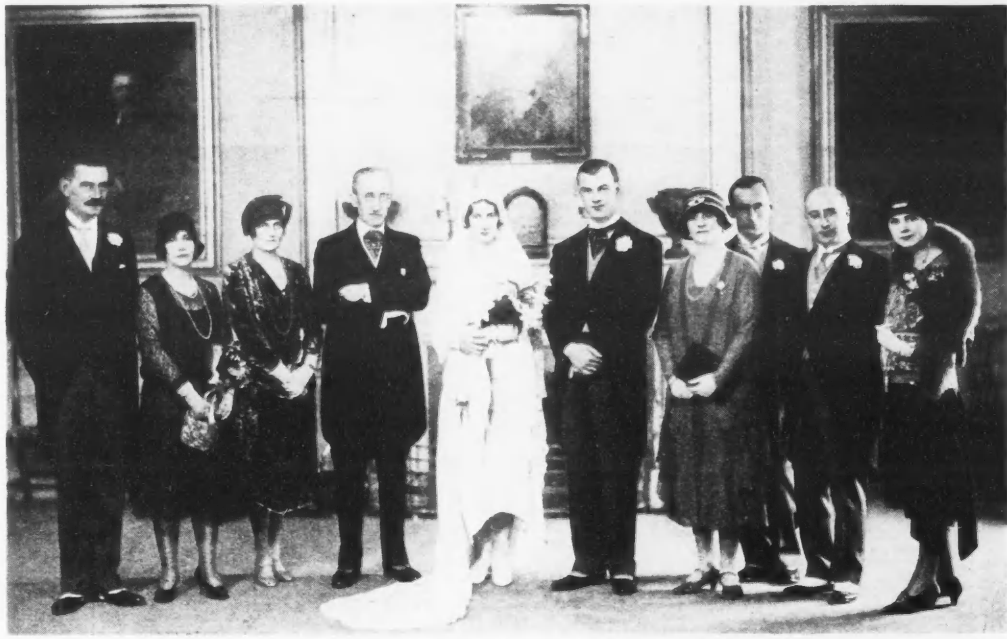
Mrs. Crowdy; Mr. T. Coltrin Keefe, uncle of the bride, and Mrs. Keefe, of Montreal, with Miss Ena Keefe; Dame Rachel Crowdy, of London, England, sister of Mr. Crowdy; Mr. Allan Keefe, uncle, and Mrs. Keefe, of Ottawa, with Mr. Charles Keefe and Miss Nini (Lucy) Keefe; Miss Elsie Keefe, cousin, with her mother, Mrs. Delamere and two daughters, of Toronto; Mrs. John Mackenzie and her brother, Mr. T. Keefe Fleming, of Toronto, cousins; and Mr. and Mrs. Rupert Howard, of Ottawa, cousins. Among other Montreal guests were, Lieut.-Col. and Mrs. C. N. Monsarrat, Miss Margaret Monsarrat, Mr. Dayton Monsarrat, Mr. and Mrs. C. F. Dawson, Miss Anne Dawson, Mr. and Mrs. Herbert Dawson and Miss May Shirres.

Miss Betty Gwynn, of Winnipeg, is a visitor in Toronto, guest of Mrs. Arthur Wilkie, Miss Joan Barber, of England, is also Mrs. Wilkie's guest.

Mrs. Grenville Rolph, of Toronto, is leaving for Seabreeze, Florida, to be the guest of Mrs. Andrew Montgomery.

Mrs. S. J. Williams and Miss Williams, of Heath Street, Toronto, have left to spend some time in the South.

Miss Margaret Scott Griffin, of Toronto, who has been visiting Lady Violet Henderson in Berkshire, England, and Lord and Lady Clarendon at Pitt house, London, is now in Wales with the Hon. Mrs. Henderson. Later she will visit her aunt, Mrs. W. W.



THE WEIR-CROWDY WEDDING IN OTTAWA
Group taken just before the reception at Rideau Hall. From left to right—Mr. James Crowdy, father of the bride, Mrs. Crowdy, the bride's mother, Dame Rachel Crowdy, of England, the Governor-General of Canada, the bride and bridegroom, Viscountess Willingdon, Mr. James K. Crowdy, Lord Weir and Lady Weir.
—Photo by Paul Horsdal, Ottawa.

chorus from Lohengrin. The ushers were the Hon. John Weir, brother of the bridegroom; Captain the Hon. J. C. C. Jervis, of Montreal, formerly aide-de-camp to the Governor-General; Captain Ralph Tassier, A.D.C.; Mr. Duncan MacTavish, Mr. Meredith Jarvis, Mr. Ian Dewar, Mr. Cuthbert Scott, and Mr. John Southam. Mr. James Crowdy, Jr., acted as best man to the bridegroom. The bride, who was given away by her father, was a graceful and charming figure in her bridal gown of ivory velvet, made in picturesque manner and style, with long, close fitting sleeves and the full skirt ending in a long train. Her veil of Limerick lace, which had been worn by her maternal great-grandmother, was held to the head by a wreath of orange blossoms and pearls. She wore as jewels the gift of the Gov.-General and Viscountess Willingdon—a diamond and pearl pendant, the bridegroom's gift, a pearl and diamond *sautoir*, and Lady Weir's gift, a beautiful watch set with diamonds. Miss Anne Bethune, the pretty little flower girl, preceded the bride up the aisle, wearing a pale green chiffon frock, with green lace cap and carrying a nosegay of flowers. The bridal attendants were, the maid of honor, the Hon. Elspeth Weir, sister of the bridegroom; the Misses Lorne and Mary Blackburn, daughters of Mr. and Mrs. Russell Blackburn; Miss Betty Pauquier, daughter of Mrs. Edward Pauquier; Miss Louisa Pauquier, daughter of Mr. and Mrs. Gilbert Pauquier; Miss Eileen Scott, daughter of Mr. and Mrs. W. L. Scott; Miss Margaret Costigan, daughter of Mr. and Mrs. James Costigan, of Montreal; and Miss Alice Blackstock, daughter of Mrs. William Blackstock, of Toronto. They were gown'd alike in sea green chiffon, made with long sleeves, the skirts with uneven flounces and the bodices having short pointed capes and wore small Dutch caps of green lace. Their jewels were pierced pendants of Chinese jade of oblong shape, the gifts of the bridegroom, and they carried bouquets of mixed spring flowers.

By the kind invitation of Their Excellencies, the reception was held at Rideau Hall, which was originally the residence of Hon. Thomas McKay, great-grandfather of the bride, who with Colonel By, was one of the founders of Ottawa. Their Excellencies received the guests in the lobby outside the smoking room, and the bride and bridegroom received them afterwards in the ante-room. His Excellency the Governor-General proposed the toast to the bride. Going away, the bride wore a dress of beige moire, with a beige broadtail coat, and a straw hat of the same shade. The bridegroom and bride left for Vancouver and Victoria, en route to San Francisco, whence they sail for Kobe. After spending three weeks in Japan they will return to Canada, arriving about the end of May. After a short visit they will leave for their new home, Capelrig, near Glasgow, Scotland. Among the relatives at the wedding were Lord and Lady Weir, parents of the bridegroom; the Hon. Elspeth Weir, sister, and the Hon. John Weir, a brother of the bridegroom. Mr. and Mrs. James F. Crowdy, parents of the bride; Mr. Charles H. Keefe, C.E. of Ottawa, grandfather of the bride; Mrs. George R. Sweeney, of Toronto, aunt of the bride, the only sister of



HON. MRS. JAMES KENNETH WEIR
Formerly Miss Lucy Crowdy, daughter of Mr. and Mrs. James F. Crowdy, of Ottawa. This photo shows the bride in her wedding gown.
—Photo by Paul Horsdal, Ottawa.

Facts About Tea series—No. 4.

Tea—the silver hair

Because of the shape and silvery colour of the tiny tips of the cured tea-leaves the Chinese called them "pak-ho" which means "silver hair," but tea growers in Ceylon and India discovered that the colour of their own tea-tips was more orange in shade—hence the term "Orange Pak-ho" or as it is now become "Orange Pekoe."

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All La Parisienne shoes combine the smart Paris touch, with the comfort of a patented arch supporting shank.
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ORIENTAL RUGS, gloriously patterned with an artistic arrangement of colours that only those master weavers of the East can create. Various sizes.
TREMENDOUS REDUCTIONS on all Indian Carved Wood Tables and Screens—the carving on these pieces is elaborate and masterful and it will be impossible to procure them again at the present prices.
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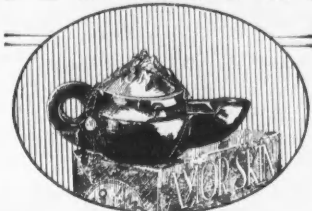
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Then on to the coast where steamers await to take you to golden Alaska... a 1,000 mile cruise through a wonderland of mountains, glaciers, primitive villages, totem poles... from Vancouver to Skagway, whence you can penetrate the White Horse Pass to follow the Dawson trail.

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How beautiful she used to be. A compliment, but how cruel. And so unnecessary.

Amor Skin, a discovery by German scientists, erases the tell-tale marks of time so effectively that you, Milady, need never fear this unkind compliment. If passing years have shown themselves in wrinkled and flabby skin on face, neck and hands, Amor Skin will remould the lovely contours of youth.

Amor Skin is more than a cosmetic—it is an organic preparation which beautifies in Nature's own way, instead of by temporary artifice. It helps to strengthen flabby, sagging skin and makes it firm once more. It corrects fine of-age and restores a rose-like bloom to the sallowest of complexions.

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Mrs. McGregor Young, who has been spending some time abroad, is returning to Toronto in April.

Mrs. Percy Taylor, of Toronto, and daughter, Kathryn (Jimmie) who have been wintering in Cuba, are now at Miami, Florida, and are returning to Toronto, via New York, about the 15th.

Dr. and Mrs. J. Frank Wright, of Ottawa, spent last week-end in Toronto. They were en route to Winnipeg.

Mrs. Hugh Smith, of Toronto, is sojourning at Pinehurst, North Carolina.

Miss Isobel Cockshutt of Brantford, was a week-end visitor in Toronto, guest of Miss Isobel Williams.

Mr. Campbell Wallbridge, of Madoc, announces the engagement of his sister, Jane Alexander Miller Wallbridge, daughter of the late Thomas Campbell Wallbridge and Mrs. Wallbridge, of Belleville and Toronto, to Mr. Arthur Roger Clute, K.C., only son of Mrs. Roger Clute and the late Hon. Mr. Justice Clute. The marriage will take place early in June.

Mrs. Philip Gilbert, of Toronto, entertained at tea on Thursday of last week for her guest, Miss Evelyn Ward, of Hamilton.

Mr. T. Fleming and his sister, Mrs. John Mackenzie of Toronto, were in Ottawa for the Weir-Crowdy wedding on Saturday of last week.

Mr. and Mrs. Murray Fleming of Toronto recently left for California.

Miss Eleanor Seagram's delightful week-end house party in Waterloo in-

cluded Mr. and Mrs. Latham Burns, Mr. and Mrs. Donald Macintosh, Mr. and Mrs. Bredney Higgins, Mr. and Mrs. Geoffrey Somers, Miss Elsie Johnston, Miss Persis Seagram, all of Toronto.

Colonel and Mrs. Vaux Chadwick are again in Toronto from the West Indies.

Mrs. John Garvin is again in Toronto after a six weeks visit to California. Mrs. Garvin also visited in New Orleans.

Mrs. L. A. Hamilton of Toronto, entertained at tea on Thursday afternoon of last week in honor of Canon Edmund Fellowes, Mus. Doc., of St. George's Chapel, Windsor. Daffodils were used in decoration of the music room, dining-room and hall. Mrs. Hamilton wore a smart French gown of powder blue silk under black georgette. Mrs. Plumtre assisted in receiving the guests. Mr. Campbell McInnes also assisted. Miss Angell of Florida, a house guest, presided at the tea table. The Canadian singers, sang several delightful numbers during the afternoon. The guests included Mrs. Spratt, Dr. and Mrs. David Pratt, Miss Florence Keyes, Mrs. W. E. Groves (Chairman of the Board of Education), Col. and Mrs. John Bruce, Mrs. Frank MacKellan, Mr. Fred MacKellan, Miss Whitham, Miss Marion Wood, Provost and Mrs. Cosgrave, Mr. Campbell McInnes, Mrs. Leo Smith, Mr. and Mrs. Pelham Edgar, Dr. and Mrs. Taylor of Wycliffe College, Mrs. George Dickson, Dr. and Mrs. Harold Tovell, Mrs. Howard Ferguson, Mrs. A. E. Gooderham, Mr. and Mrs. Harry Adaskin, Mrs. Von Kunitz, Miss Eleanor Barton, Mrs. George Nasmith, Rev. Mr. Ward-White, Mr. and Mrs. Hubert Kemp, Mr. Hugh S. Eayrs, Mr. and Mrs. J. M. McWhinney, Dr. and Mrs. H. S. Hutchison, Rev. Mr. Slater, Professor and Mrs. Richard Davidson.

Colonel and Mrs. W. E. Phillips, of Oshawa, were passengers in the French liner *De France*, which sailed on March 2 for Europe.

The marriage took place at New St. Paul's Church, Woodstock, on Wednesday morning, Feb. 27, of Frances Agatha, elder daughter of William Bishop of Woodstock to George Henry Innes, son of Mr. and Mrs. J. W. Innes, Woodstock. The ceremony was conducted by the Rector, Rev. Canon Appleyard. The bride was smartly gowned in a navy blue and beige ensemble, with navy blue hat and beige accessories. Mr. and Mrs. Innes will reside in East Oxford.

Mrs. George M. Lee, of Toronto, entertained at tea on Thursday afternoon of last week for her sister, Miss Nixon, of Winnipeg.

Mrs. Gwyn Francis and her daughters are again in Toronto from Nassau, Bahamas.

Mrs. W. E. Ogden, of Spadina Road, Toronto, entertained on Thursday of last week for her cousin, Mrs. Harold Oxley of Halifax, Nova Scotia, who was recently the guest of Mrs. W. D. Ross at Government House, Toronto.

Sir Thomas White, of Queen's Park, Toronto, has recently been in Montreal, a guest at the Ritz-Carlton.

Miss Alice Blackstock, of Toronto, was a bridesmaid at the Weir-Crowdy wedding in Ottawa, on Saturday last, and was the guest of Mrs. E. Fauquier.

Miss Mary Evans, of Toronto, is a visitor in Montreal, guest of her brother and sister-in-law, Lieutenant Colonel W. Bernard Evans and Mrs. Evans.

Miss Elizabeth Boyd, daughter of Dr. and Mrs. Geoffrey Boyd of Toronto, leaves this month for England to visit her sister Mrs. Hugh Kindersley, formerly Miss Nancy Boyd, in London, England.

Mrs. Gordon Finch, of Toronto, is spending ten days in New York.

The Toronto Skating Club entertained on Friday night of last week at a most enjoyable dance in honor of the successful competitors in the Canadian Championships, Miss Constance Wilson, Miss Lucy Ashworth, Miss Veronica Clarke, Miss Elizabeth Fisher, Miss Louise Bertram, Mr. Stewart Raeburn, Mr. W. Kirkpatrick, Mr. John Machada, Mr. Montgomery Wilson, Mr. Joseph Scythos. Flowers and greenery were used in profusion to decorate the rooms and music was supplied to the dancers by an orchestra.

Mr. Miller Lash, of Lowther Avenue, Toronto, his daughter, Mrs. Humphry Colquhoun, recently left for Mexico, and will be gone for three weeks.

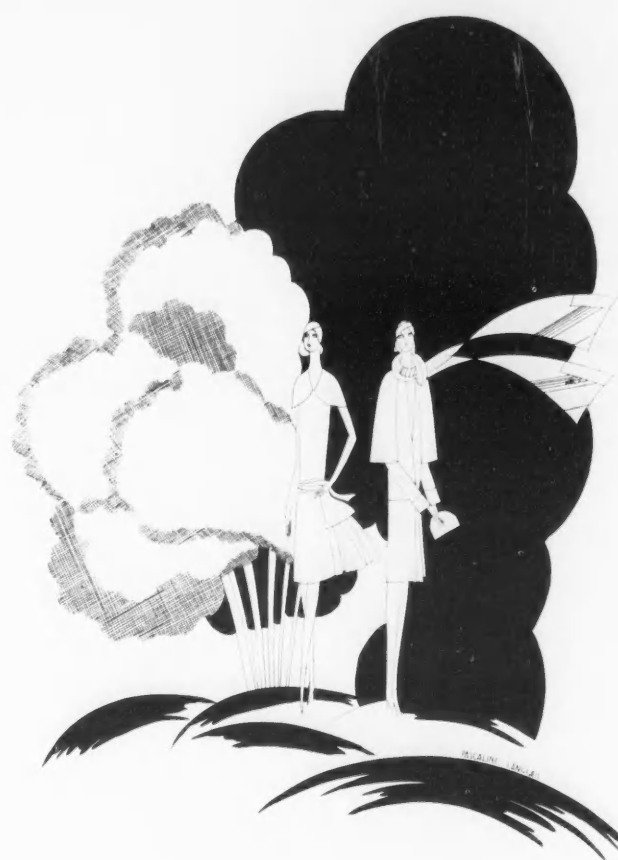
Miss Helen Steele, of Toronto, is leaving on Friday of this week to be the guest of Miss Eleanor McLaughlin of Oshawa, at Mr. and Mrs. R. S. McLaughlin's winter residence at Aiken, South Carolina.

Major and Mrs. Clifford Sifton of Toronto are leaving this month to sail for England.

Mr. and Mrs. S. H. Logan are again in Toronto from Cuba and New York.

Mr. and Mrs. E. J. Northwood, of Toronto, with their family left last week-end for their place at Palm Beach, Florida.

Colonel and Mrs. Henry Brock, of Toronto, and Miss Mildred Brock are in Atlantic City.



The Spring Fashion Revue

Simpson's Arcadian Court, Eighth Floor

March 11th to 16th inclusive,
at 3 o'clock Daily

There will be a promenade of fashion. Afternoon tea will be served. Tickets at 50 cents may be secured at the Information Desk, Street Floor, any of the Exchange Desks at the entrance to the Palm Room and on Fashion Floor. When ordering tickets by telephone, call Adelaide 8711, asking for the Fashion Revue Ticket Office.

Tickets are now on sale.

The Robert Simpson Company Limited

Mr. and Mrs. J. Herbert Hodgins of Toronto were in Ottawa last week-end for the Weir-Crowdy wedding, and attended the bridal reception at Government House.

Lady Falconer, of Queen's Park, Toronto, entertained at tea on Tuesday afternoon of last week for Mrs. Harold Oxley of Nova Scotia. Lady Falconer and Mrs. Oxley received in the drawing room, which was attractively adorned with spring flowers. Lady Falconer wearing a smart gown of rose-beige crepe with spots in darker shade. Mrs. Oxley was in brown crepe with brown felt hat. In the drawing room, Mrs. B. A. McKee and Mrs. Richard Davidson presided at the pretty tea table, done with tulips, narcissi and daffodils. Mrs. Gaudier, Miss Patterson, Miss Graham, Miss Annie Graham and Miss McKee assisted. Those present were friends of Mrs. Oxley from the maritime provinces, and

week for Sir Thomas Bazley and his sister, Miss Frances Bazley, of Hathrop Castle, Cirencester, England. Other guests were Mr. and Mrs. George Hendrie, Miss Amy Gundy, Miss Virginia Gundy, Miss Susan Ross, Mr. Jack Thomson, Capt. Geoffrey Macchell, Mr. Charles Gundy, Dr. Harold Rykert and Capt. and Mrs. Haddenby.

Mrs. A. E. Beck of Toronto, is in Aiken, South Carolina, guest of Mr. and Mrs. R. S. McLaughlin of Oshawa, at their winter residence in the South.

Mrs. W. G. A. Lamb, of Toronto, was in Ottawa last week-end for the Weir-Crowdy wedding.

Mrs. Graham Thompson is again in Toronto from Philadelphia.

Mr. R. S. McLaughlin, of Parkwood, Oshawa, entertained at a farewell dinner party in honor of his

In Fredericton on Thursday, February 21st, most brilliant and spectacular was the scene in the Assembly Chamber of the Parliament Building here when Major-General the Honorable H. H. McLean, K.C., V.D., Lieutenant-Governor of New Brunswick, held his first public reception. His Honor, who was attended by his aide-de-camp, Major E. J. Lounsbury, was assisted in receiving by his daughter-in-law, Mrs. Hugh Havelock McLean, Jr., Saint John, who was charming in a white chiffon French model gown beaded in pastel shade with slippers and hose of pale gold and carrying an arm bouquet of roses. Upward of 400 people were present by the official secretary, R. S. Barker.

A short program of dances was carried out and supper was served in the corporation committee room. Mrs. J. O'Brien, mother of Hon. J. Leonard O'Brien, Speaker of the House, and Mrs. W. G. Clarke, wife of the Mayor



THE WEIR-CROWDY BRIDAL GROUP

Left to right: Meredith Jarvis, Cuthbert Scott, John Southam, Hon. John Weir, brother of groom, Hon. James Kenneth Weir, James K. Crowdy, Oswald Fowler of New York, Duncan MacTavish, Capt. R. Ryner, Bottom row: Misses Eileen Scott, Lorna Blackburn, Louisa Fauquier, the Hon. Elspeth Weir, the bride, Betty Fauquier, Margaret Castigan (Montreal), Mary Blackburn, Alice Blackstock (Toronto). Seated on floor: Ann Bethune, flower girl.

Photo by Paul Haysdel, Ottawa.

the cabinet ministers' wives, Mrs. William D. Ross, Mrs. F. N. G. Starr, Mrs. J. R. L. Starr, Mr. Howard Ferguson, Mrs. N. W. Rowell, Miss Mortimer Clark, Mrs. George Dickson, Mrs. Langford and the Misses Maston.

Mrs. George Sweeney, of Toronto, was in Ottawa last week to attend the marriage of her niece Miss Lucy Crowdy to the Hon. James Kenneth Weir, of Scotland.

Mrs. J. A. Stewart of Perth, Ontario, spent a few days in Toronto last week, and was at the Alexandra.

Mr. and Mrs. Stephen Grey are again in Toronto after a sojourn of a few weeks in Bermuda.

Mrs. John McKee and Mrs. Paul Peters of Toronto went to Ottawa last week and have been the guests of Mrs. Peters' parents, Mr. and Mrs. Southam.

Miss Isobel Ross of Government House, Rosedale, Toronto, entertained at dinner on Tuesday night of last

daughter, Mrs. W. Eric Phillips, and Col. Phillips, who left on Friday of last week for a six months' tour abroad. Covers were laid for sixteen guests.

Mrs. Charles McCrea who recently returned from Bermuda is a visitor in Ottawa.

Miss Bessie Clark, of St. Catharines, is the guest in Toronto of Mrs. Reginald Northcote, of Elm Avenue, Rosedale.

Mrs. J. B. Stirling of Toronto, is in Saint John visiting her parents, Col. E. T. Sturdee and Mrs. Sturdee, German Street.

Mrs. Whitehead, of Brantford, is the guest in Toronto of Mrs. J. J. Gibbons. Mrs. Gibbons entertained at tea early last week for Mrs. Whitehead.

Mr. and Mrs. W. R. Tennant, Orange Street, Saint John, left this week for Augusta, Georgia, to spend the remainder of the winter.

of Fredericton, presided over the table, which was beautifully adorned with a large basket of pink roses and tall vases of mauve tulips, with pink and mauve tapers in silver candlesticks. Mrs. O'Brien was gowned in a white lace model over hand-painted satin with pearl ornaments, while Mrs. Clarke wore a becoming gown of rose beige cut velvet. Mrs. C. R. Richards, wife of the Minister of Lands and Mines, and Mrs. Jones, wife of Dr. C. C. Jones, chancellor of the University of New Brunswick, cut the loaves. Mrs. Richards wore black transparent velvet with rhinestone motifs and Mrs. Jones, black velvet with cut steel trimmings. The serving was carried out by Mrs. Theodore Barker and the Misses Marjorie Morsereau, Esther, Cremin, Eleanor Chaisson, Saint John, and other members of this year's graduating class at U. N. B.

Mrs. E. Ernest Blair of Clark City, Quebec, arrived in Saint John on Monday and will spend several weeks visiting her sister Mrs. Gerald Furlong and Major Furlong.

"My Dear, how does she manage it?"

Down in the Sunny South—guests gathered on the hotel verandah—when there enters on the scene a radiant figure, immaculate as though she had just "stepped out of a band-box." And she only arrived half an hour before after a long journey? Yes, indeed, how did she manage it?

It certainly is a problem to make SURE that all your finery—dresses, millinery, hose, lingerie, etc., will be spick and span, unwrinkled and unsullied at the end of a long journey. To make SURE you can appear perfectly "correctly" attired directly upon your arrival. Particular women have found the solution in the

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Just Rub Away Danger

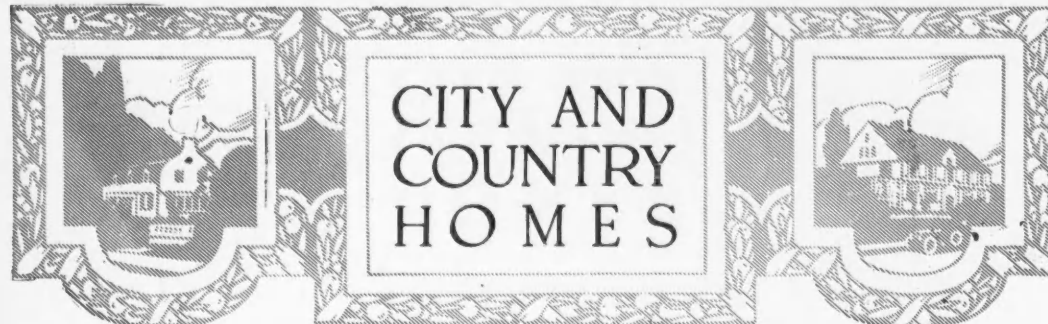
Influenza, Grippe and Pneumonia usually start with a cold. The moment you get those warning aches, rub on good old Musterole.

Musterole relieves the congestion and stimulates circulation. It has all the good qualities of the old mustard plaster without the blister.

First you feel a warm tingle as the healing ointment penetrates the pores, then a soothing, cooling sensation and quick relief. Have Musterole handy for emergency use. It may prevent serious illness.



MUSTEROLE
WILL NOT BLISTER
BETTER THAN A MUSTARD PLASTER



A Cosy Stucco Bungalow
By G. H. MacDonald & H. A. Magoon, Architects

EVERY dollar spent by the owner on this comfortable bungalow, would be a hundred cents spent on comfort and utility. The house having a total width of 22 feet, it could be built on a lot 35 foot or slightly narrower lot, and still leave ample space for a side drive.

A study of the plans shows that one side of the house is occupied by the

A Suggestion for Your Walls

It is easier than some women think to beautify their own rooms with their own handiwork. I do not mean putting small painted pictures on the walls or a firescreen in the fireplace, but real paintings on the walls themselves, says the Daily Mail.

Do not think for one moment I am suggesting you should do house decorators' work of painting large

paint a rambler rose climbing up from the skirting boards and forming an arch round and dropping down the other side, not necessarily again to the skirting but to about four feet above it?

A pretty effect can be achieved by imagining a curtain hung on a silver or golden pole. This would be draped across the painted pole at the top and falling down in festoons with loopers and tassels to hold the curtain as if it were framed in.

Again introducing the silver or



A COSY STUCCO BUNGALOW

kitchen and living room, and the other by the bathroom and two bedrooms, both of which have good clothes closets. Access to these latter rooms may be had only through an inner hall, having a door into the living room. This arrangement gives as

surfaces, which, believe me, is not so easy as it looks. What I am suggesting is that, having had your room painted in some soft neutral colour which you may fancy, you can then embellish the scheme and get an effect which could only be

gold pole across the panel, a rope can be festooned from it and in the centre a Wedgwood panel or miniature picture in a golden frame. This also looks very well.

A silver or copper beech, with the trees growing on one side and a shower of leaves falling lightly towards the bed also gives a charming effect. Simpler still could be a cloud scene and two or three swallows flying across.

With regard to the colour of the walls, this would of course be chosen with a view to the decoration which it is proposed to paint on it, and ordinary oil paints can be employed if the wall is a painted one. This treatment of one panel relieves the monotony of plain walls and does not interfere with the hanging of pictures or photographs, which most girls like to have in their bedrooms.

I have seen many of these panels worked out and can assure you that they have been very greatly admired.



PLANS FOR THE ABOVE BUNGALOW.

much privacy to the bedrooms as is possible in a bungalow.

The living room is entered directly from the vestibule and is a fine well lighted room, having a well designed brick mantel.

Meals before an open fire are luxurious moments for most of us, opportunities for which too seldom arise, but to those who choose their own little home for their own the opportunity will always be present, for here the dining room has been banished, and the living room made to perform two functions.

The kitchen is bright and conveniently compact, with the cupboard, sink, refrigerator, and range so arranged as to reduce the housewife's "mileage per meal" to its absolute minimum. Having windows at two opposite corners, cross breezes may be relied upon to keep this room cool and well ventilated.

A roomy basement extends under the entire house and is amply lighted by four good sized windows, none of which will ever fall into the unsightly state that so many do, for here a coal chute into the bin has been provided.

The basement walls are concrete to the grade line and brick from there to the floor level. Above this the walls are stucco on a frame base.

As the rural cottages of the old world appear so delightful through their simple good proportions and absolute lack of artifice, here is a typical small Canadian home which for exactly the same reasons, would always appear at ease, and tend to make its occupants the same.

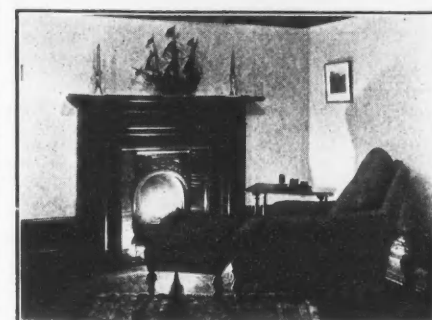
Readers desiring further information regarding the plans and specifications of this house should communicate with the architects direct. Address Messrs. G. H. MacDonald & H. A. Magoon, Tegler Building, Edmonton, Alberta.

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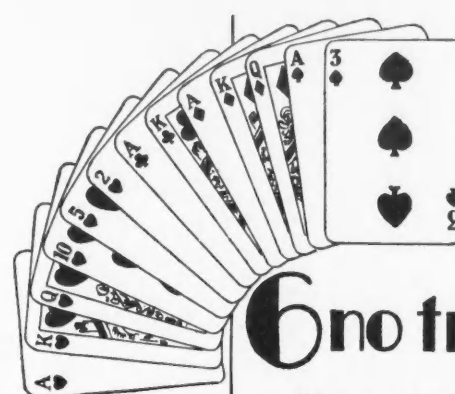
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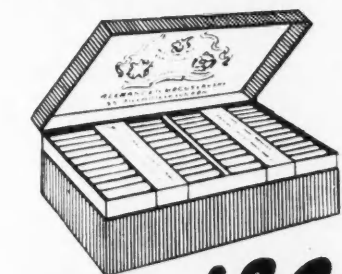
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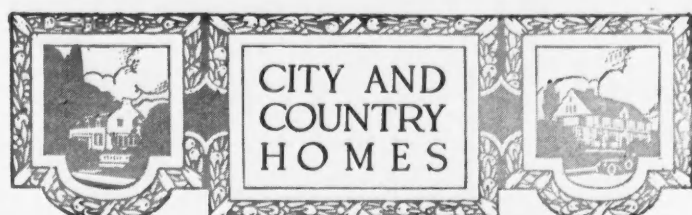
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Green Tulips

ENGLISH FLORISTS are approaching the unattainable. They have found a way to paint the lily, or at least the tulip.

The black tulip of fiction will soon be a reality.

There are three dozen tulips of an exquisite shade of pale green on my desk as I write. They were born as "White Hawk" tulips, says an English correspondent.

An horticultural expert at Sutton-on-Trent, Nottinghamshire, found a way to make them green. He fed

Put a layer of cool ashes around the surface of each Delphinium plant.

Start to spray Bordeaux mixture for hollyhock rust and mildew on Delphinium, aconite, and phlox as soon as the first green shoots appear.

After bougainvillea flowers indoors, cut it back hard and keep for several months. Repot next fall.

For cutting use forced branches of wild cherry, swamp maple, and pussy willow. Also use forced gerbera with lupine and freesia with anemones. Cornelian-Cherry, Benzoin, and aromatic sumac will all bloom out side soon and may be forced inside.



MAHOGANY COMMODOE TABLE.

Spring in the Garden

the soil in which they grew with a harmless aniline dye.

The stems sucked it up and transferred it to the blooms.

There is practically no limit to the variations in hue that can be imparted to the tulip by dyeing the earth in which the bulbs grow.

The Garden in March

UNCOVER the garden when the bulbs show good shoots above the ground, or when the snowdrop and crocus bloom. Do not scrape the earth bare all at once. Do it in two or three installments a week or so apart.

Leave the mulch on laurel and rhododendron and especially on daphne, but do not let the plants become suffocated by too heavy a covering.

Give the lilacs their semi-annual top dressing of well-rotted stable manure, for quick growth.

Top-dress the lawn with any good commercial fertilizer or with bone meal. When the ground has dried out sufficiently roll the lawn.

Finish grafting and pruning trees before leaf growth starts.

Plant seeds of hardy annuals in the frames to transplant outside in May.

Bulbs which have been forced indoors may be set outside to ripen in their pots. Replant in the borders or among the shrubbery after a few weeks, or keep them in a cool dry cellar until fall.

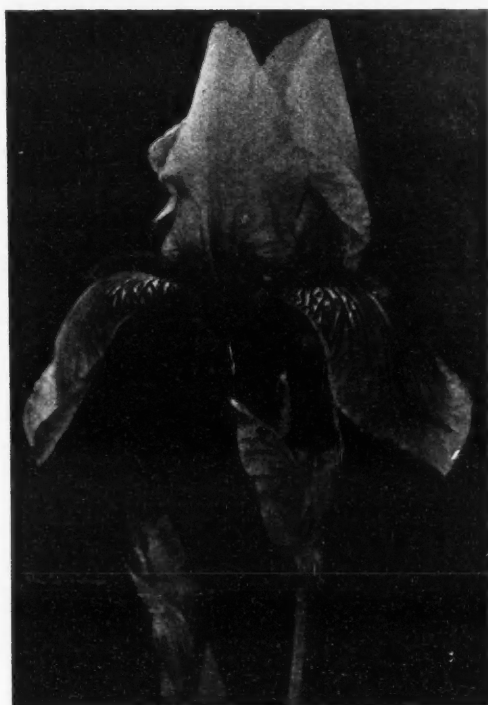
In the rose garden, remove the leaves before the frost is gone. Fork in the good part of the manure if it had a fall dressing. Do not cultivate deeper than three inches in order not to hurt the roots.

A GOOD raking of the lawn is in order this week, to the end that the inevitable litter of twigs, wind-blown leaves and other winter debris shall be put out of the way before growth really starts. A wooden rake is best for the purpose, though a steel one will serve if it is used carefully so as not to tear the roots of the grass. After the raking, a top-dressing of bone-meal will prove beneficial, for grass needs additional nourishment from time to time.

If there is any reseeding to be done, try and accomplish it a few hours before a rain and rake the surface slightly to cover the seed. Under these circumstances germination ought to reach a high level—something which does not happen when the seed lies for days on a dry, almost dusty surface. As for lawn rolling, do it after a rain when surface water has soaked away and left the soil soft. One good rolling at such a time does more for a lawn than three when the soil is dry and hard.

In the rock garden it will be well to make a rather careful examination and remedy any heaving of the plants which may have occurred as a result of the frost's departure from the soil. Have a pail of stone chips at hand, too, for top-dressing and resurfacing any places which may have suffered erosion by the rains. Where much soil has been washed away it must be replaced, of course.

As the plants begin to poke up here and there in the border it is wise to remember that too much early growth is not advisable for some of them because of the danger of frost which still exists. The Regal Lilies are



RHADI—A BEAUTIFUL IRIS

Recently given the silver-gilt medal in England. It was shown by Mrs. W. R. Dykes.

among those whose tops are likely to be injured by belated freezing, so some protection should be left over them until the risk is past.

Scissors in the Kitchen

KITCHEN SCISSORS of the right kind—that is, a good-sized, sharp, well-pointed pair—can be put to countless uses in the kitchen and are, in fact, indispensable in its furnishing. The ordinary uses, such as cutting shelfpaper, oilcloth, string, jam pot covers, stems of flowers and so on are well known, but many others will gradually suggest themselves.

Some tried ones follow:—

1. For shredding lettuce, celery, and beans.
2. For cutting parsley, instead of chopping it in the usual way.
3. For cutting peel, dried figs, raisins, glacé cherries and certain other dried fruit for cakes and puddings.
4. For clipping off surplus pastry when making pies.
5. For decorating the edges of an open tart.
6. For removing the rind from rashers of bacon.
7. For trimming a smoked haddock.
8. For jointing game or dividing it in half down the back.
9. For cutting fancy leaves and so on from almond paste.

OF COQUELIN (the French actor)

Every English actor I have known was an amateur as regards technique compared with Coquelin.

Henry Arthur Jones.



In reading lamps use 60 watt inside Frosted Daylight Lamps. They give a soft white light, restful to the eyes. Daylight lamps in the 60, 100 or 150 watt sizes are also recommended for use in the laundries and sewing rooms. They show up colors better.

LAO MAZDA LAMPS

3
MINUTES
TWICE
A
DAY
FOR



TEETH

TODAY, practically every woman knows that to preserve youthfulness and charm, it is health that must be guarded. So they pay strict attention to details of diet, of exercise and (as they believe) to the essentials of mouth hygiene.

And yet, so many suffer from tooth decay and gum irritation in spite of faithful care, simply because they do not know that while ordinary brushing is quite effective as far as it goes, it really does not go far enough.

The reason is that no tooth-brush can reach into all the pits on the grinding surface of your teeth, or between your teeth along The Danger Line. As a result food particles collect there. They ferment. Acids are formed. Unless these acids are neutralized, they cause decay or dangerous gum infections such as pyorrhea.

Squibb's Dental Cream brings protection because it contains more than 50 per cent of Squibb's Milk of Magnesia. When you use it, it not only neutralizes the acids at

The Danger Line, but enough remains there to protect your teeth and gums for a considerable time after use.

The use of Squibb's Dental Cream for three minutes twice a day will help to guard your health and beauty against the dangers of tooth decay and gum irritations. To be fully protected, visit your dentist twice a year.

Use Squibb's on the gums. It contains no grit, astringents or abrasives. At druggists—45 cents a large tube. E. R. Squibb & Sons of Canada, Ltd. Manufacturing Chemists to the Medical Profession since 1858. Copyright 1929 by E. R. Squibb & Sons of Canada, Ltd.

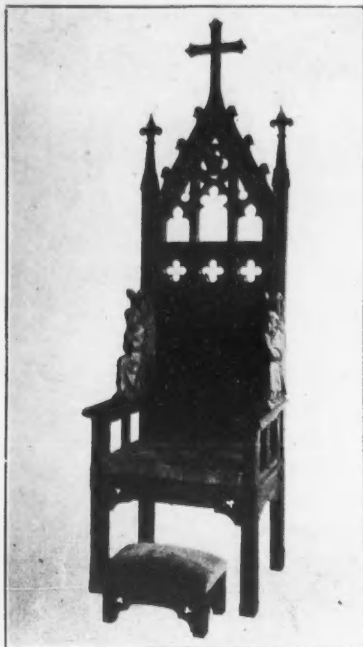


Squibb's Milk of Magnesia, from which Squibb's Dental Cream is made, is a pure, effective product that is free from the usual earthy taste of other products. It is therefore much more pleasant to take. Its unsurpassed antacid qualities and mild laxative action make it truly valuable in helping to promote proper alimentation. It is recognized the country over as The Standard of Quality.

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Walls

Walls in rooms most lived in are best treated as backgrounds making an unobtrusive setting for furniture and people. Smaller or less frequently used rooms may have walls which are a decoration in themselves. Light plain walls give a feeling of space, and vice versa.

Our fathers have sinned and are not; and we have borne their iniquities. — Jeremiah



Mr. and Mrs. E. A. Dunlop, of Renfrew, are at the Alexandra, Queen's Park Avenue, Toronto.

Mr. and Mrs. John Coulson, of Toronto, are in Bermuda after a sojourn at Palm Beach, Florida.

Mrs. J. Winters McKean of Montreal, is a visitor in Saint John for a few weeks.

Mrs. Frederick K. Taylor was hostess at a charmingly appointed dinner at her residence in Rothsay last Saturday evening in honor of Mrs. J. B. Stirling of Toronto. Spring flowers adorned the centre of the dinner table and covers were laid for ten. Miss Edith White and Miss Isobel Jack were the fortunate prize winners when bridge was played after dinner. Those present were Mrs. Stirling, Mrs. W. Arthur Anglin, Mrs. William Vassie, Mrs. J. D. Pollard Lewin, Miss Edith White, Miss Eileen Cushing, Miss Kathleen Sturdee, Miss Barbara Jack and Miss Isobel Jack.

A charming reception at St. Martin's House, Toronto, was held lately by Mr. Hugh Eayrs, in honour of the popular novelist, Mr. Frederick Philip Grove. The picturesque library was decorated seasonally with spring flowers, which also adorned the tea-table, where Miss Inrig presided, assisted by Mrs. Booth, Miss Ball and Miss Rooke. Mr. Eayrs was a most attentive host and the guest of honour made an excellent impression by his gracious cordiality. Among those present were Lady Willison, Mr. Arthur Heming, Prof. Pelham Edgar, Dr. C. T. Curroly, Prof. Brett, Prof. E. J. Pratt, Mr. Hector Charlesworth, Miss Amy Jacob and others.

Mrs. Stewart Dick and her daughter, Miss Margaret Dick, are sailing on March 22nd for England. Mrs. Dick will not return to Toronto until September.

Mrs. W. H. R. Atkins, of Toronto, is spending the month of March at Atlantic City.

Miss Alice Kemp has returned to Bishopscourt, Montreal, after a short visit to Mr. and Mrs. Jack Kemp, Toronto.

Dr. and Mrs. Albert H. Cook of Port Dover, announce the marriage of their daughter Eileen Margaret, to James

M. McArthur of South Magnetawan. The ceremony was performed by the Rev. J. B. Paulin, in the Rosedale Presbyterian Church on Feb'y. 19th, 1929, in the presence of immediate relatives only.

Mrs. Godfrey, wife of the Hon. Forbes Godfrey, of Mimico, entertained at tea in the Speaker's Chambers, Parliament Buildings, Toronto, on Tuesday of last week, and received in a gown of black chiffon velvet and

gold tulle. Mrs. Howard Ferguson, wife of the Premier of Ontario, received with her and wore a smartly becoming gown of Burgundy colored crepe with small hat to match. The tea table was done with daffodils, tulips, and mauve iris, and was presided over by Mrs. W. D. Black, Mrs. James Dunn, Mrs. George S. Henry, Mrs. Duncan MacLaren Mrs. W. J. Beal, Mrs. N. Snider. Assisting in the Reception room were Mrs. Lincoln Goldie, Mrs. E. Dunlop, Mrs. Hunter Ogil-

vie, Mrs. F. T. Smye, Mrs. David Jameson, Mrs. Arthur Vonkoughnet, Mrs. L. Macaulay, Mrs. J. D. Monteth, Mrs. W. Finlayson. Those present included, Mrs. William D. Ross, Miss Isobel Ross, Mrs. W. R. Riddell, Mrs. J. Price, Hon. Joseph Thompson, Mrs. Thompson, Lady Hearst, Mrs. Manning Dougherty, Mrs. T. Thompson, Mrs. James Ewing, Mrs. L. Roberts, Mrs. Chester Hughes, Mrs. W. Ingles, Mrs. R. Dawson, Mrs. S. McBride, Mrs. T. Alderson, Miss Margaret Ingles, Mrs. Warren Snider, Mrs. W. Miles, Miss Mary Ogilvie, Mrs. C. Lennox, Mrs. W. Caldwell, Mrs. D. MacIntosh, Miss Mary Monteth, Mrs. J. W. Martin, Mrs. J. Carmon, Mrs. E. Stroud, Mrs. C. Palmer, Mrs. McGarry.

Mr. and Mrs. W. T. McIntyre, 46 Glen Road, Toronto, have spent the past month in Bermuda and are now at Atlantic City for two weeks before going home.

Mr. and Mrs. E. G. Law and Miss Ethel Law are again in Toronto after spending some weeks at Miami Beach, Florida.



HON. JAMES KENNETH WEIR

Eldest son of Lord Weir, of Eastwood Park, Griffenock, Renfrewshire, Scotland, and Lady Weir, whose marriage on Saturday, March 2, to Dorothy Isabel Lucy, daughter of Mr. James Crowdy, Assistant-Secretary to the Governor-General of Canada, Lord Willingdon, and Mrs. Crowdy, of Coltrim Lodge, Rockcliffe Park, Ottawa, was a prominent social event at the Capital.

—Photo by Paul Horsdal.

THE GREATEST OTHELLO

Waller's Othello was the finest I ever saw, but Salvini's (Salvini (1829-1915) was the famous Italian actor) was incomparably the greatest. It needs twelve men to play Othello, Macbeth, and Lear. Salvini was twelve men. The pressure per square inch was terrific. Bernhard's performance as Phèdre and Salvini's Othello were the two greatest pieces of acting I ever saw.

Henry Arthur Jones.

NUMBER THREE

"No. 3" is a familiar term to seasoned travellers to Western Canada in winter time. It is the designation for the popular trans-continental train operated by the Canadian Pacific which leaves Toronto daily at 9:00 p.m. With modern high grade equipment consisting of compartment-observation car, standard sleepers and dining car, and manned by crews trained in efficiency and courtesy, the discriminating traveller knows that his journey will be conspicuously lacking in any of the annoyances sometimes associated with travel.

For those to whom expense is a consideration, No. 3 carries a tourist sleeper, comfortable and fully equipped, with a porter in charge and with facilities for preparing meals.

When mapping out your trip, be sure the route is Canadian Pacific—your local agent will welcome the opportunity to cater to your requirements.

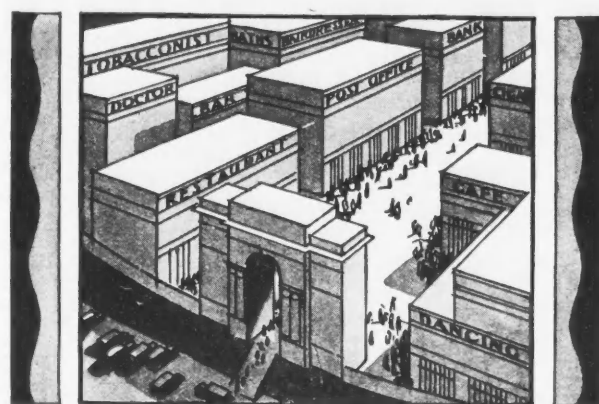


AT THE RECENT DRAWING-ROOM Mrs. W. A. Blue, wife of Colonel Blue, of Ottawa.

—Photo by Hands Studio, Ottawa.



ROBERT
Son of Mr. R. B. McLelland, of Hamilton.



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A little army of perfect maids, chefs, valets and stewards are waiting to serve your personal comfort in this Cunard City on the Atlantic.

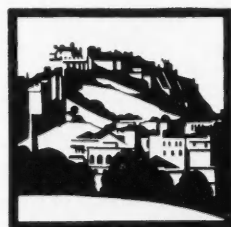
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Scotland stands on the threshold of the storied lands of the Old World. It is a land whose history is a romance and whose romances are history. Its scenery is a fitting background for the characters who have played their parts in its stirring story—characters whom Burns and Scott have made immortal, whose haunts may still be seen by loch-side and glen.

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Created by The House of Shagmoor, 498 Seventh Ave., New York City
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Auction, Duplicate Auction and Contract Bridge Pre-emption

By J. M. Barry

THE great popularity of pre-emption with a certain type of player is a matter somewhat difficult to explain satisfactorily. Possibly it is overlooked that in attempting to put the closure on one's adversaries the bottling up process is also extended to one's own partner whereby the conveyance of useful information is completely frustrated.

That pre-emption at times is both useful and necessary cannot for a moment be denied but its requisition at every conceivable opportunity, more particularly in an origin—AI bid, is to our way of thinking a grievous mistake. The actuating motive in many instances seems to be a desire to get the play of the cards, cost what it may. Selfishness of this kind is one of the most prolific causes of the breakdowns in team work so essential in Auction or Contract.

What danger is there, I ask, in bidding one on a suit in which you can subsequently support yourself up to a three or four trick contract. You are then enabled to ascertain from an intelligent partner whether he can support your bid or alternatively show trick strength in another suit, and this is how proper team work is constituted. On some of my very strongest suits calls my original bid has been just one. On such a hand I am delighted to hear from my partner and if the opposition then like to take a hand in the bidding they are standing on very dangerous ground. The only variety I permit myself and one which attracts me greatly, is an original bid of two no trumps with a good all round holding with marked strength in two minor suits. This generally serves as a distinct intimation to my partner that I do not want him to interfere. Such a hand for instance as ace of spades and a small one, king, queen and small heart, ace queen and jack of diamonds, ace king, queen or jack of clubs and two others. In nine cases out of ten this constitutes an ideal two no trump bid. If partner has hearts or spades so much the better but a take out in either suit may be the very thing that enables the opposition to save game.

I remember one occasion with a certain amount of chagrin. My partner took me out of just such a two no trump bid as I have indicated on king, jack to six spades. I bid three no trumps but that was no use as he persisted, and of course I left him to it. Sitting over him one of our opponents had queen ten to four spades and the other, sitting over my dummy hand, held king of diamonds and ace jack and another heart. Undoubtedly we lost a hundred points and in no trumps a diamond would have been the opener up to my tenace, the finesse in clubs would have been right and playing the king of hearts at the right moment the diamonds might have been led again to bring off a small slam but certainly five no trumps—a very different result indeed.

Now that we have considered the "don'ts" in pre-empting let us consider the affirmatives. Where pre-emption is a most powerful factor is when it is tendered by a partner of a previous bidder. If a minor suit is bid and you find your holding favours that above everything—go right out on the limb say to five or even six tricks, but of course this implies a peculiar



MR. AND MRS. RICHARD FULFORD, OF BRANTFORD, ONTARIO. Who have been on a world tour in the C.P.R. Liner Empress of Australia. They are here seen amid the ruins of Pompeii.

—Photo by C.P.R.

distribution strongly favouring your partner's bid. Accept the average possibilities and then some, and do not reckon on adverse placings. If a major suit is bid equally suitable to your hand it will or ought suffice just to bid a game or four tricks. But the

minor must be bid to the limit or a bit over for should you go down one or even two hundred and your adversaries could have clicked a game on their bid, you can congratulate yourself on playing excellent Auction. Here is a card we observed a few

evenings ago and which presents a nice example of our points.

North—spades, ace x; Hearts, nil; diamonds, 10 x x x x; Clubs, ace, king, 10, x x x.

East—Spades, 10, x x x x; Hearts, jack, x x x; Diamonds, jack, x x; Clubs, x.

South (dealer) Spades, queen x x; Hearts, 10, x x x; Diamonds, ace, king, queen, x; Clubs, queen, jack.

West—Spades, king, jack, x; Hearts, ace, king, queen, x x; Diamonds, x; Clubs, x x x x.

South bid one diamond. West one heart. North bid six diamonds and needless to say this ended the Auction. Here you see the importance of the pre-emption coming from the original diamond bidder. He has heard all he wishes to hear and, if necessary will bid a grand slam in diamonds. Of course in Contract he would undoubtedly have gone the whole hog for the grand slam bonus. Here there is no wild stabbing in the dark—here no pre-empting in three hearts to start off with, and when the three hearts are obtained the partners discover all too late that if the hearts had not been pre-empted the partner would have shown a spade in which game was readily procurable.

A weak pre-empt bid I never recommend and certainly never exploit. Many players get away with this kind of stuff against a weak opposition—but up against the better class of player they are courting disaster all the time and one had knock more than neutralizes several small successes.

Not even the Apostle St. Paul endured greater humiliations than I have endured. I have fought with beasts at Ephesus. I have humbly knelt to actor-managers and leading ladies.

Henry Arthur Jones.

The Onlooker in London

(Continued from Page 18)

Never before have so many "specialized" appeals for purses been organized. Schools all over England are collecting for their own purse, as are various professions such as the law, medicine, journalism. One purse being filled by the wives of knights has just benefited considerably by Lady Waddilove's donation of £100. The "tennis purse" is in charge of Miss Betty Nuthall, who has already started her campaign among the players at Cannes, where she is staying. The casket is to be filled with jewels for presentation on the same occasion and for the same cause is also being well patronized, one of the latest additions being a large and varied assortment of trinkets from Lady Ludlow. This includes buckles, fans, a purse, a matchbox, a patchbox and a seal, besides the more ordinary articles, such as rings, brooches and necklets. The new wing of the Elizabeth Garrett Anderson Hospital will be called, by permission, after her Majesty.

The Art of the Fan

(Continued from Page 17)

course and Conversations of Companies are impartially considered, their different behaviours, Ais, Attitudes, etc., judiciously represented; the Foppery of the Beaus hinted at and the Intrigues of the famous B—N—and others fully exploded. The fan maker closes with a warning that there are many forgeries of this delectable fan on the market, but his is the original and genuine design.

It is to be regretted that the com-

bined efforts of the French and Industrial Revolution gave the coup de grâce to this feminine perquisite and although our grandmothers and even our mothers used to flutter their fans on occasion, they were always an accessory, never an essential. Even today they have recurring periods of popularity but their management is a lost art, the ladies being more expert with the lip-stick and cigarette. Or perhaps we can apply the profound criticism of Madame de Genlis to our own time,—

"In the time when women blushed, when they wished to hide their timidity, they sheltered themselves behind large fans, now that they blush no longer, that nothing irritates them, they do not wish to screen their faces."

—and so they carry no fans.

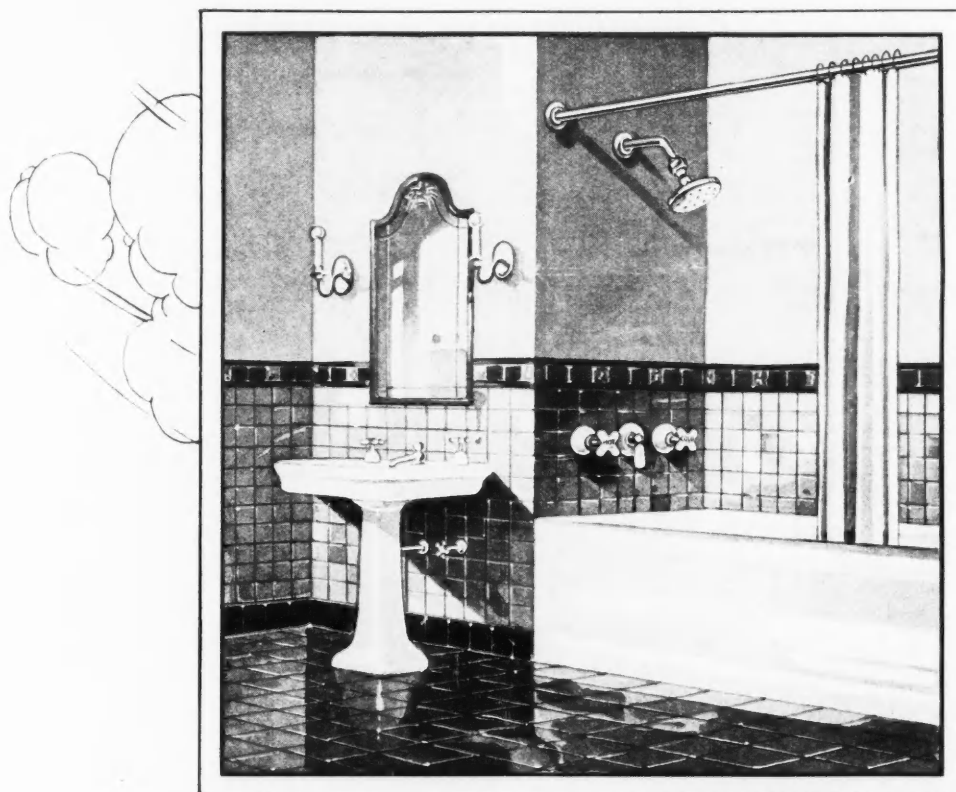
EASTER IN WASHINGTON, ATLANTIC CITY AND NEW YORK

Arrangements have been completed for the Canadian National-Lehigh Valley personally conducted ten-day tour to leave Toronto via special all-Pullman train at 7.30 p.m. Thursday, March 28th, visiting Washington for four days, a short stop-over in Philadelphia, one day in Atlantic City, and three days in New York, the party arriving in Toronto, Sunday, April 7th.

This tour is planned to afford a delightful change from the March weather of our northern climate, and at the same time visit four of the most interesting cities in the eastern United States. Hotel reservations have been secured, sight-seeing trips arranged, transfers from stations to hotels and return, railway and sleeping car fares—all included in a most reasonable rate.

Illustrated itinerary and complete details from F. V. Higginbottom, Canadian Passenger Agent, Lehigh Valley Railroad, 402 Colonial Bldg., 11 King St. W., Toronto, Telephone ELgin 2214-2215.

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And so we recommend to you The Wallrich Shower as a perfect bathroom accessory, and the Waldorf Swing Faucet as a wonderful kitchen convenience. We also recommend to you the plumber who sells you Wallaceburg plumbing equipment. He does so because through his years of experience he has learned that Wallaceburg products always do what he claims for them.

The Wallrich Shower Shown Above

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MISS HELEN SIMPSON
Daughter of the Member of Parliament for Algoma West, who was presented at the recent State Drawing-Room.
—Photo by John Powis.

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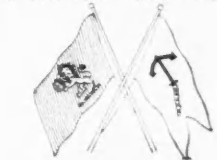
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For Cherbourg and Southampton

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1840 Eighty Nine Years of Service—1929



Sir Stephen and Lady Lennard, of Wickham Court, Wickham, Kent, England, were passengers in the S.S. *Minnetonka* which arrived at New York on Wednesday of last week. They have been in Montreal at the Ritz-Carlton and left on Saturday night for Vancouver, where, it is said, they intend to take up residence. Lady Lennard belongs to British Columbia.

Dame Rachel Crowdy who recently arrived in Canada from England to attend the marriage of her niece Miss Lucy Crowdy, has been the guest in Ottawa of Mrs. Warren Soper.

Lord Charles Cavendish, younger son of the Duke and Duchess of

flowers, was presided over by Mrs. Hubert Neilson and Mrs. J. E. Wharrington.

Miss Helen Grant, of Toronto, has been visiting in Quebec, guest of Mr. and Mrs. W. A. McCarthy, of Laurier Avenue.

Mrs. William L. Fraser, of Montreal, is a visitor in Toronto, guest of her daughter, Mrs. William C. Van Horne.

Mrs. Donald Macdonald, of Cobourg, daughter of the late Senator William Kerr, K.C., who has been staying at the Chelsea Club, Ottawa, for the past fortnight is now spending a week with



AN INTERESTING SCOTTISH GROUP
Lord and Lady Weir with their son, Hon. James Kenneth Weir, who arrived in Canada last week from Scotland for the marriage of Hon. James Kenneth Weir to Miss Lucy Crowdy, of Ottawa, on March 2. Captain Collier is seen with them on board.

Devonshire, was in Ottawa from New York, to attend the marriage of Miss Lucy Crowdy to the Hon. James Kenneth Weir.

Mrs. Warren Soper of Ottawa, entertained informally at tea at Lornado, in honor of Miss Lucy Crowdy.

Mrs. Leon Mercier Gouin, of Montreal, has been spending a few days at Spencerwood, Quebec, guest of Lady Gouin.

Miss Constance Davies, of Montreal, recently left for Nassau, Bahamas.

Mr. and Mrs. John Burdall and Miss Rosemary Burdall, of Quebec, have been in Scotland to attend the wedding of Mrs. Burdall's niece, Miss Nowell McLagan, only daughter of Mrs. A. D. McLagan, of Edinburgh, to Mr. Angus Arthur Ferguson, eldest son of Sir Arthur and Lady Ferguson, of Norton House, Kincardine.

Mrs. Antoinette Galleault, of Quebec, recently entertained at luncheon in honor of Lady Gouin, wife of the Lieutenant-Governor.

Mrs. Ian Adair, of Montreal, and her sister, Miss Muriel Jameson, sailed on Thursday of this week, on the West Indian Cruise.

Miss Alice Blackstock, of Toronto, one of the bridesmaids at the Weir-Crowdy wedding, was the guest in Ottawa of Mrs. E. Paquet.

Miss Louise Fiquier, of Ottawa, entertained at the Country Club, at dinner, early last week in honor of Miss Lucy Crowdy and the Hon. James Kenneth Weir.

Lady MacLaren Brown, of London, who has been for some time a visitor in Montreal, is in Hamilton, Ontario, guest of her sister, Miss Orser.

Colonel and Mrs. Humphrey Shaw of Rideau Cottage, Ottawa, entertained on Tuesday night of last week at a dinner-dance in honor of the bride-elect, Miss Lucy Crowdy, whose marriage to the Hon. James Kenneth Weir took place on Saturday, March 2.

Lady Holt, of Montreal, and her sister, Mrs. Andrea Robinson, of Sherbrooke, who has been visiting Lady Holt for some time, are making a short stay in Atlantic City.

Lieut. Col. and Mrs. C. N. Monsarrat, Miss Margaret Monsarrat and Mr. Dayton Monsarrat were among the Montreals in Ottawa to attend the wedding of Miss Lucy Crowdy to the Hon. J. Kenneth Weir, which took place on Saturday. During their stay, they were guests at the Chateau Laurier.

Senator A. C. Hardy, of Ottawa, is spending a few weeks in Arizona, and Mrs. Hardy is visiting her mother, Mrs. G. T. Fulford, of Brockville, in Pine Valley, California.

Sir Herbert Holt, of Montreal, is sojourning in Bermuda.

Mrs. Herbert Lancaster of Quebec, entertained at a bridge and tea at the Chateau Frontenac on Tuesday afternoon of last week in honor of her sister, Miss Singer, of New York. The tea table, done attractively with spring

her cousin, Mrs. Fred Lambert, of Rideau Gate, before returning to her home. Mrs. Macdonald has the distinction of being the first woman in Canada to stand for election for the position of mayor in her home town, after being a member of the council for some time, and is being warmly congratulated upon the splendid showing she made though not the successful candidate.

Miss K. L. Wilks, of Crikston Park, Galt, Ontario, was in Ottawa for the Weir-Crowdy wedding on Saturday of last week, and was the guest of Mrs. T. C. Bate.

Madame Rodolphe Lemoine of Ottawa, recently entertained at luncheon of fourteen covers in honor of her niece, Miss Bertha Pouliot, of Quebec, who is her guest.

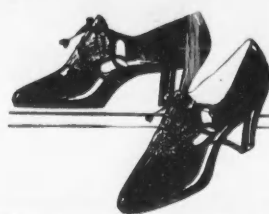
Brig.-General Charles MacLaren and Mrs. MacLaren, of Ottawa, are spending a month in Bermuda.

Mrs. J. W. Kilham, of Montreal, who has been spending several weeks at Nassau in the Bahamas, is returning home this month.

Miss Grace Murphy is again in Montreal after a visit to Quebec where she was the guest of Mr. and Mrs. Jules Garneau.



MRS. NORMAN L. BURNETTE
of Ottawa. At the recent State Drawing Room.
Photo by John Power.



This smart three-eyel tie comes in black kid or brown calf at \$12.50.



This smart one strap comes in patent leather and black kid at \$12.50.

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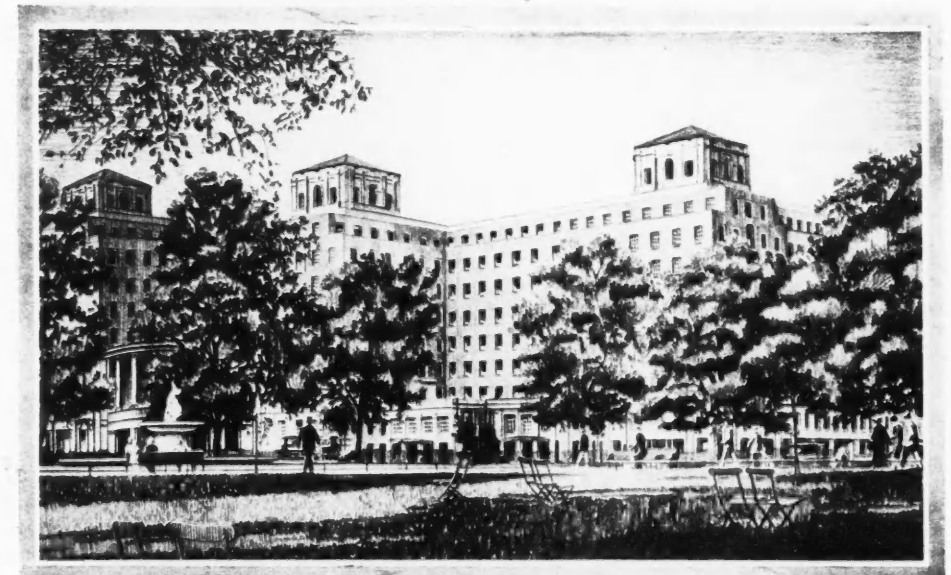
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arranged in Grosvenor House as nowhere else, anywhere.

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PARK LANE, LONDON, W.1

Dame Rachel Crowdy recently arrived from England in Ottawa, to attend the marriage of her niece, Miss Lucy Crowdy to the Hon. James Kenneth Weir.

Mrs. Charles Carington Smith and Miss May Smith are sojourning in Bermuda.

Mrs. and Mrs. J. Royden Thomson of Rothsay, announce the engagement of their daughter Elizabeth Chipman Thomson, to Mr. Frederick Chipman

Schofield, son of Mr. and Mrs. F. B. Schofield of Saint John, the wedding to take place early in April.

Mr. Rev. J. A. Richardson and Mrs. Richardson of Fredericton, are expected in Saint John this week and will spend the month of March, guests at the residence of Mrs. Charles J. Coster, Princess Street.

Mrs. H. H. Morton of Tuna Puna, Trinidad, and her little daughter Sally, arrived in Saint John this week to

visit Mrs. Morton's father, Hon. J. G. Forbes, Germain Street.

Mrs. Huntly Drummond of Montreal, and her niece, Miss Virginia Reynolds, who has been Mrs. Drummond's guest, recently left for Nassau.

Mrs. T. R. Delamere and the Misses Grace and Molly Delamere, of Toronto, were guests at the wedding on Saturday of last week in Ottawa of Miss Lucy Crowdy to the Hon. James Kenneth Weir, of Scotland.



SATURDAY NIGHT

FINANCIAL SECTION



Safety for
the Investor

TORONTO, CANADA, MARCH 9, 1929

P. M. Richards,
Financial Editor

Newsprint Not 'Out of the Wood'

Price Fixing is But the Beginning of Stabilization—Other and Larger Questions Must Soon Emerge—A Long and Hard Row Yet to Hoe

By "DIGESTER"

WEEKS ago the price that is now said to have been definitely set for newsprint — that is to say \$55.20 a ton f.o.b. the mill — or thereabouts was adumbrated in these columns by the present writer. In fact, such a price was practically settled (as one is told from reliable sources) quite a while ago.

But the habit of procrastination, which (except during the halcyon days when the over-expansion of all kinds was on the tapis!) seems to have hung over the newsprint industry, like leprosy, kept things dragging on, from day to day, and from month to month, at (one assumes) no inconsiderable expense to the shareholders in the newsprint companies — for one imagines it is they who will really have to foot the bill for all the Ritz-Carlton expenses *et al.* — at with quite unjustifiable uncertainty to the investing public.

Probably we shall never learn the truth of all that has been behind all this delay. But somebody or other has probably not lost by it, so far as the stock market operations are concerned. We aren't quite living in Utopia — not so that the investors in the industry have been able to notice, anyway. Let us trust, at any rate, that the fixation of prices will mean the cessation of that "cutting of the wide swath" so dear to many of the "high-ups" in newsprint.

"The Devil was ill, the Devil a Monk would be; The Devil got well—the Devil a Monk was he." However, newsprint is not yet well — not by a jugful — as we shall presently see.

At \$55.20 a ton (be the same more or less) it is not going to be "easy sledding" for newsprint. The garment will have to be cut according to the cloth. Hateful to think of the free spenders having to think in such sordid terms as are implied in this sort of talk. But, after all, the shareholder is entitled to ask what all the fal-lals, in the way of community model towns, *de luxe*, and the rest — would be likely to mean to him, should the worst befall. And the said shareholder is entitled (whatever he may have received) to some recognition. He has put up the cash for the big "splurge" — hard, and, in innumerable cases, hardly-earned, cash.

Now that price fixation has become an accomplished fact, the investing public will, no doubt, be told that "All's well!" Already there are signs of a well-concerted movement to "whoop her up" once more. But in vain in the sight of the bird should the net of the fowler be displayed. The whine can't become a whoop overnight — not unless we are ready to say good-bye to logic and reason.

The newsprint industry is going to win through all right — fundamental conditions of the same, in spite of all the bungling in the way of over-expansion, are too sound to permit of any other issue. But it has yet got a long and hard row to hoe — to tread a path of fire and stones. Those who would seek to maintain the contrary are (if they have inside knowledge of the facts) speaking the thing that is not.

Rigid economy ought to be the first order of the day. That economy should begin at home — in the paring down of salaries and so forth. Above a certain minimum, some of the salaries in a whole lot of companies can well stand the paring-down process. And with no imminent dread of the poor-house at that! The hay has been made while the sun yet shone forth with its effulgent rays. The rainy day is here — with all that it ought to import in the way of the cutting down of financial overhead. But there is no need to begin at the bottom — "there is plenty of room at the top", as a saying, often quoted in another connection, has it.

It is understood that the conditions of the agreement which the producers have reached provide not only for a fixed price, but also for a uniform scale of operation. Such scale will be conditioned by the demand for the product. On all such matters as that the industry hap-

pens to be provided with unusually reliable data — a fact which, from one point of view, makes the over-expansion that is at the root of the trouble all the more inexplicable — so that it can be said with approximate certainty that the demand is of such proportions that the uniform scale of operations will mean an operation of about eighty per cent. of capacity.

Now, taking last year, as a whole, eighty per cent. is below the average scale at which the mills operated during that year. There was, it is true, a good deal of inequality in respect to operation as between the various mills themselves; some of them, in fact, were going full steam ahead at times when others were certainly operating at less than eighty per cent. But still, taking the year as a whole, and bearing the last-mentioned fact in mind, eighty per cent. is below the average scale at which the mills operated in 1928.

So much for that. The price now agreed on, of \$55.20 per ton, represents, further, a decline in price from that of last year. During the earlier part of last year the price was \$65 a ton, and, during the latter part, it was \$62 a ton. The writer has explained, in previous articles, that the nominal price of \$65 a ton did not always mean, as the general public (including the investing portion thereof) had innocently imagined that it did, that was the actual price received for the product. But, even so, \$55.20 will surely represent a decline from last year's prices.

Thus there is a decline in average operating capacity, coupled with a decline in price, apparently assured for the current year. Not a very auspicious combination, it would seem. But facts are stubborn things, and it is well to look them in the face. Price stabilization is all to the good. It has restored a certain degree of much-needed confidence, both within and outside the industry. It has averted a disastrous price war. But it cannot work miracles. It cannot suspend the operation of inexorable economic laws. And until demand approximates more closely to production capacity, the newsprint industry, whether from the manufacturing or from the investing viewpoint, will not be "out of the wood".

In point of fact, in the United States, which constitutes so much the biggest export market for Canadian newsprint that all other outlets "pale their ineffectual fire" in comparison therewith, there are no signs at all of any early increase in demand such as would sensibly relieve the position of the over-expanded Canadian newsprint companies. That is a cardinal and governing factor of the situation — the disparity, that is to say, between the production capacity of the Canadian mills and the demand in the United States (primarily) for their product. Even with a reasonably good normal increase in de-

(Continued on Page 31)

Prosperity's Golden Stream

Current and Projected Expenditures in Canada Reach Staggering Total—Expansion Appears to Be Keynote in All Fields of Endeavor—Increased Activity Affects Every Citizen

By FRANK YEIGH

MONEY talks in Canada!

Money talks in Canada as never before, whether in dimes, dollars, or ducats; whether in millions many or billions more.

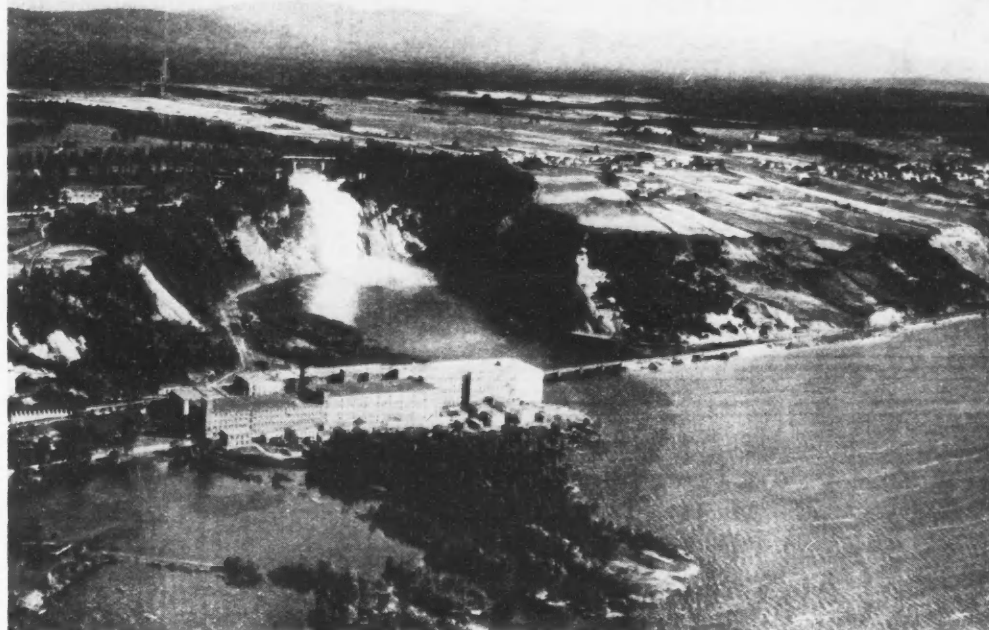
Money is talking these very days—this very day when you read this, with an emphasis on the developing progress of the country until the multiplication table is taxed to handle the figures.

In proof, let there be set down, in linotype language, some of the relatively huge undertakings, whether definitely under way or planned for the near future. The total will climb up high in the billions, creating a sum staggering to the mind of a non-millionaire or a modest tax-paying taxpayer. Happily, however, the poorest of us can talk glibly of eight-figures-in-a-row, following a \$ mark, as if we were financial magnates or captains of industry!

So let us see what's doing in this big country and small population for its size—today, and tomorrow, and what it means to release a few hundred millions, either in cash or credit. The distribution of expenditures makes a fascinating study of itself.

Make a start with the government, or rather the governments of the Dominion—the whole ten of them, federal and provincial. Each and every parliament and legislature is busy these spring days in voting bulk sums that would make a financial Father of Confederation go into voluntary bankruptcy from sheer fright. The Dominion Government spends about 400 millions a year on current and capital account, in oiling and running the national machine, in paying the hungry provinces their tidy little subsidies of 12 millions or so; in 40 odd millions for pensions, in 15 millions for national defence, and in over a third of the total in interest on the public debt.

A generous slice of the national income goes into public works, more or less needed; some millions more keep the civil service going, and so on down the line of expenditures. The point is that here is a golden stream that flows from the Dominion Treasury every year down to and through the people in this and other countries, acting as a lubricant wherever it is released. Then add the total annual ordinary (not capital) expenditures of the nine provinces, totalling over 15 millions, and you have a huge governmental total of well over half a billion checked out in a single year; again, one repeats, a goodly golden river seeking its channels in every corner of the Dominion and outside of its borders. Never mind for the purpose of this



WHERE HISTORY, BEAUTY AND INDUSTRY MEET

Aerial view of the famous Montmorency Falls, on the St. Lawrence River below Quebec, photographed by the Cie Aérienne Franco-Canadienne. At the left in the background, may be seen historic Kent House, the residence of H. R. H. the Duke of Kent when he was stationed at Quebec from 1791 to 1794 and which is now preserved for the people of Canada. In the foreground is one of the huge plants of the Dominion Textile Company. Montmorency Falls are 274 feet high and a hydro-electric plant there develops 4,000 horsepower.

—Photo courtesy Canadian Pacific Railway.

GOLD & DROSS

KELVINATOR OF CANADA

Editor, Gold and Dross:

I am thinking of purchasing some common stock of Kelvinator of Canada, in view of the improvement shown in the company's recent annual report. Would you advise this, and can you tell me if the improvement is being maintained in the present fiscal year? I already hold some preferred stock; do you think the dividend on this is safe? Is any dividend being paid on the common?

—C. M. T., Ottawa, Ont.

No dividend is being paid on the common at present and none is likely to be paid for some time to come, in view of the difficulties the company has been experiencing so recently. The company succeeded in the fiscal year ending September 30, 1928, in turning the loss of \$153,966 of the previous year into a profit of \$6,156 and, furthermore, showed still more satisfactory results in the first quarter, ending December 31, of the present fiscal year, but its directors will undoubtedly wish to

strengthen its position further before initiating any disbursements on the common.

The preferred dividend should be reasonably secure. I think, in view of the substantial betterment in sales and earnings of Kelvinator of Canada itself and the improvement in the position and prospects of the parent Kelvinator Corporation across the line, which guarantees payment of the preferred dividend of the Canadian company. The common stock of Kelvinator of Canada is a long-pull speculation for one who is prepared to wait indefinitely for a return on his money and accept definite risks in the meantime.

DODGE MFG. "A" AND "B" STOCKS

Editor, Gold and Dross:

Having had some business dealings with the Dodge Manufacturing Company and having been impressed by what I have seen of the way they operate, I am interested in the recent public offering of the securities of this company. It appears to me that an investor should do exceedingly well in the future through the purchase of some of both the Class "A" and Class "B" stock now offered, but before taking any action I would like to know how you size up the prospects and what investment classification you would give these securities.

—A. C. J., Toronto, Ont.

While to the best of my knowledge this company has enjoyed an excellent reputation in its field, I think you are somewhat too optimistic regarding the securities now publicly offered. I would class the Class "A" stock as a speculative investment suitable only for those who are prepared to keep in touch with the business and market situation, and the Class "B" stock as an out-and-out speculation. I agree with you that the future is not without attraction, but those who purchase these securities should realize that they are not making a "safe investment".

The Class "A" preferred stock carries a \$2 cumulative dividend, and the offering price of \$31 makes the yield of annual 6½ per cent. attractive. The assets position also appears to be satisfactory, net tangible assets as shown by the balance sheet at \$1,023,481 working out to \$56.86 per share on this Class "A" stock. A conservative feature of this valuation is that the company's patterns and drawings, which have a real value, said by officials of the company to amount to \$50,000, are carried at the nominal figure of \$1.

The conversion feature of the Class "A" also lends it attractiveness in the event of the company's future progress, and at the present time purchasers of three shares of Class "A" are given the right to buy one share of Class "B" at \$21 per share. This latter point will no doubt take care of the whole of the present public

(Continued on Page 32)



C. B. McNAUGHT
President of the British Empire Steel Corporation, which has issued a report revealing somewhat unsatisfactory earnings for the past year. The statement had, however, been anticipated, and the question of the complete reorganization of Besco is still one which is attracting wide attention.

—Photo by "Who's Who in Canada"

?

How is it that the Brokers wise,
Can tell the time for buying,
Which usually, it seems to me,
Is when the market's skying?
But what I want's a Broker, who
With character compelling,
Will tell me straight, ere it's too late,
Just WHEN'S the time for selling!

—W. H. W.

These same railways are kept more than busy ordering new grain cars to carry the ever-increasing crop, and this process must needs be continued in keeping with the annual increased yield. More tracks, more trains, more engines, and crews, more station masters and inspectors—more everything has become an annual necessity. How many individuals and families will all this outlay touch in a single year? It is another golden stream helping to maintain and create our national prosperity.

What about electrical development? Here again the present and near-future programme takes one's breath away, or what is left of it. It is stated that the large number of undertakings in the initial stages of construction

(Continued on Page 30)

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Prosperity's Golden Stream

(Continued from Page 29)

and others in active prospect will, when completed in the next few years, result in additions to the present 5-million horse power installation, of 1,200,000 more, which in turn will require an aggregate direct investment of over 300 millions. This alone is a tremendously impressive statement.

Here is the Ontario Premier announcing a duplication of the transmission line from the Gattineau sources, although the first one was only completed the day before yesterday as it were. The same Prime Minister gives notice of a huge power programme for Northern Ontario. Practically every one of the nine provinces is busy harnessing water powers and extending existing ones. Every issue of one's favorite daily carries press items of lake St. John, and Saguenay power plans and even of Seven Sisters Falls up Manitoba way? When you analyze the radiation of this type of expenditure in electrical appliances and poles, in wiring and transforming stations and the pouring of power into thousands of towns and villages, of factories and homes—and barns too, the fuller meaning of this one line of development is revealed.

So one might continue, for the half has not been indicated. What does Industry offer in this connection? The total production data in the 25,000 manufacturing plants of Canada has probably reached the three-and-a-half billion mark—ever remembering this is the tale of a single year. Imagine what this big mouthful of a figure means to the half million employees and the two-and-a-quarter millions supported in families. Consider the purchase of the raw material and the banking necessary for that alone; add to that the transportation part of modern industrialism, in keeping trains going and crews busy and freight handlers on the jump. The half billion paid out annually in wages goes into—and perhaps out of—a good many pockets and purses, and into many a merchant's till before its work is done.

Transportation has been frequently mentioned. Have you noticed the current parliamentary grants for harbor improvements? Trace these financial aids to Halifax and Saint John, to Quebec and Montreal, with Chicomout and Three Rivers thrown in; check up on the big inland lake harbors from Toronto to Fort William and then jump to Vancouver and Vic-

toria in an effort to keep a line on this one feature of present day development. Lakes and rivers mean boats. Have you ever watched a procession of grain carrier nosing their way from the head of the lakes to the head of the canals? Well, more craft of this character is being built to take care of the growing business of water transportation. The Canada Steamship Co., already has over a hundred vessels on its roster, and more are on the stocks. Over a hundred steamers form the transatlantic fleet from eastern Canadian ports, with frequent announcements of larger and finer boats to be added. All this aspect of increased movement of people and goods carries its own implications of increased turnovers and investments.

Recall in this connection the large-sized undertakings now under way. The new Welland Canal is nearing completion, with a 15 million additional cost to be added to the hundred million or so already invested in this tremendous construction enterprise. The Hudson's Bay Railway tracks are almost within sight of Fort Churchill, and it will be a busy year in putting the finishing touches to this relatively colossal undertaking, involving the spending of many millions, the employment of a large force of workers and the purchase of the essential equipment involved in a modern railway. The St. Lawrence development scheme is still in embryo, but when it comes, as come it must on whatever basis, there looms up a cost obligation of many billions for tomorrow and the day after.

1929 will witness, as 1928, scores of giant new elevators and smaller prairie ones. The 4000 of these Brobdignagian tea caddies that now line the land from coast to coast are being steadily added to. The Western Grain Pool is spending five millions a year on this enlargement; so are the United Grain Growers. Prince Rupert and Victoria and Vancouver are running up gigantic new grain holders in an effort to meet the expanding grain shipments from Pacific ports, and each one represents millions in cost. The lake ports are doing the same in degree. Toronto has an imposing elevator as a start, and another big one will be built at Prescott as part of the terminal work there, to cost an aggregate of more millions—this year and the succeeding ones. Even an elevator means business for a lot of people and the circulation of a tidy sum.

So the story runs and the end is not yet by a mile. The Bell Telephone Company are said to plan a 28-million dollar expenditure for extensive enlargements and plant additions. And do not forget there are many other telephone companies, though not on so large a scale, including the government-directed ones of the west, that are steadily increasing their services with substantial credits.

Millions are earmarked for good roads in practically every province. \$800,000,000 has been spent on all Canadian highways covering a number of years; 45 millions represented the federal, provincial and municipal expenditure in 1927 alone, and probably as much in 1928; with a 1929 programme of equal proportions, for the growth of the motor car industry is forcing the improvement and extension of motor highways. That brings to mind the comparatively new revenue source of 300 millions or so from tourists, a figure that is bounding upward with startling rapidity. They, too, are demanding the best of roads to meet their roving tastes, penetrating ever farther into unsettled regions. This year will witness therefore another big total outlay for this purpose, and that will mean good business for many lines of business and labor for thousands of road-makers.

And what about the 1929 building programme? Half a billion in 1928—what of 1929? There is every indication that it will equal that of last year, so add this healthy sum to the big total that is growing with every paragraph, and that means so much more of gold radiation through countless channels—the brick maker, the cement mixer, the iron and steel fabricator, the wood worker, the carpenter and mason and roofer and electrician and plumber and what not. This one item will keep a host of people busy during 1929.

Take note as well of the 1929 business in the realm of trade. Buying and selling are stimulating agencies in modern life and to buy and sell two-and-a-half billions worth in a single year touches the lives—and pockets—of a large proportion of the population. There is every promise that the total trade records for this year will exceed those of 1928, as 1928 did those of 1927, and that means yet more buying and selling, more warehouses and warehousemen, more salesmen, more office staffs, more freightage and express business, more ships to carry more cargoes to the ends of the earth, for this Canada of ours does business with over a hundred countries.

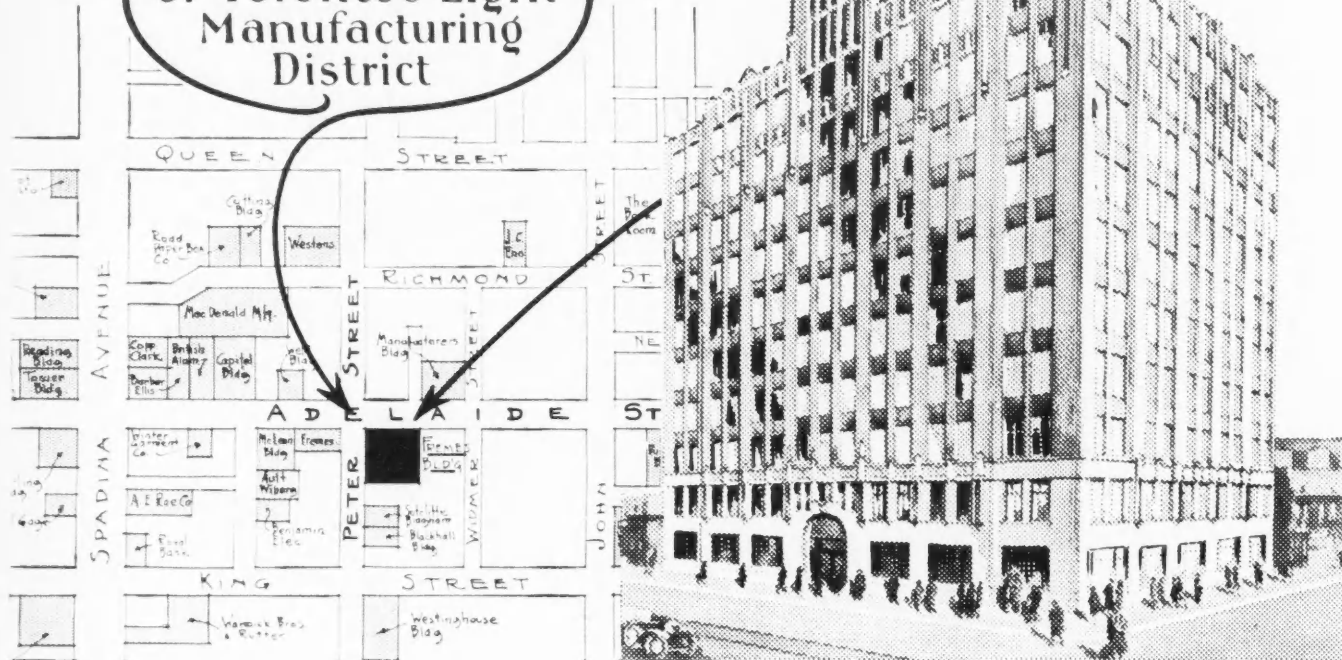
One hears of enlarging mining activities on a huge scale in every part of the Dominion; and mining costs money. New mines, new smelters, new discoveries—by aeroplane now—(that's a story by itself); and new market flotations. References in the daily press record the development in the mining department of our day and generation, all of which spells big money, whether won, or lost afterward on a stock exchange!

Every city has big plans. Toronto estimates a 50 million capital expenditure in the next five years. Saint John a 10 million port expansion; Montreal 10 million more for its harbor and so with every deep-sea port and many an inland harbor—Toronto again for an example. Watch Port Weller come to its own with canal terminal facilities and a dry dock. Note the new Government buildings authorized at Ottawa, and elsewhere. Take into account the increasing erection of schools, colleges, universities. New tunnels and bridges—at Windsor, Niagara, Montreal. Over 200 extensions were made to industrial plants and 100 new ones built in the last two years, and that process of enlargement is still under way with increasing momentum, and again factories cost something to build and imply correspondingly increased activities.

The aeroplane must be reckoned with as never before as a feature of this and succeeding years, in increased fleets and extended routes and the revolutions they are making. Well, this is the story in sketchiest form. From it one may gather that a surprisingly large total of money is being released these days in this blessed land of ours; millions piled on millions; billions added to billions, totaling—? Make the addition for yourself, remembering that much has been omitted in this brief outline.

A final question: Where's the money coming from? Ask the financial leaders, the kings of the money markets, the merger magnates, the "big bosses" of the banks, or the finance minister (who has a nest egg of 70 millions on last year's business). This too, is another story. But the money will come when wanted. There's a stocking full of over two billions in our savings banks alone to start with. Don't forget that Canadians are carrying 80 per cent. of our war debt. The British and foreign investments in Canada, estimated at five and a half billion, can no doubt be added to as required, so that we need not worry.

In the
HEART
of Toronto's Light
Manufacturing
District



\$375,000

Adelaide-Peter Buildings, Limited

First Mortgage 6 1/4% Twenty-Year Sinking Fund Gold Bonds

DATED DECEMBER 1ST, 1928

MATURING DECEMBER 1ST, 1948

Principal and half-yearly interest (1st of June and 1st of December) payable in gold coin of Canada, at the main branch of the Canadian Bank of Commerce in Toronto, Hamilton, Guelph and Stratford in Ontario and in Montreal and Quebec in Quebec. Bonds in denominations of \$1,000, \$500 and \$100 with privilege of registration as to principal; redeemable in whole or in part on any interest date, before maturity, on 60 days' notice at 104 and interest up to and including December 1st, 1933; thereafter at 103 and interest up to and including December 1st, 1938; thereafter at 102 and interest up to and including December 1st, 1943; and thereafter at 101 and interest.

Trustee: CHARTERED TRUST & EXECUTOR COMPANY, TORONTO.

Property: Adelaide-Peter Buildings, Limited, is the owner of the property on the south-east corner of Adelaide St. W. and Peter St., Toronto, having a frontage of 137 feet 6 inches on Adelaide St. by 99 feet on Peter St. There is a public lane on the east side of the building and the company is providing 10 feet for a private lane on the south side of the building, thus ensuring light and air on all four sides.

Building: On the above property there is now being erected by Waide & Brydon, Limited, engineers and contractors (successors to the Carswell Construction Company), a modern, fire-proof, 10-story and basement building of brick, concrete and steel, specially designed for tenants engaged in light manufacturing, or wholesale merchandising, and for manufacturers' agents.

Superior Location: This "Loft" building will be the finest of its kind in Toronto, and will be in the centre of many of the buildings of the same type which are now fully occupied at remunerative rentals, in the south central section of Toronto's business area, which has developed into almost an exclusive light manufacturing district.

Owners: The principals of the Adelaide-Peter Building, Limited, are Mr. Simon Frenes and his sons, who will own the entire equity in the property which they purchased, for the development they are now carrying out, some years ago. The Frenes family have been long and favorably known to the jewellery trade, and to business men of Toronto as successful and substantial manufacturing jewellers. They will occupy one floor in the building themselves.

Leases: Mr. Charles Frenes, who will manage the building for the owners, has already had several inquiries for space in the new building, construction of which has just commenced. Negotiations are now in progress for over 75% of the rental area, and no difficulty is anticipated in closing long-term leases with reliable

tenants for all the space in the building by the time it is ready for occupancy, about June 15th, 1929.

Security: The security for these bonds is the land and buildings, and a floating charge on all the other assets and undertaking of the company.

Valuation: Mr. W. N. Lonsdale, real estate valuator of Toronto, in a letter dated January 15, 1929, places a value on the land of \$750 per foot, or \$102,750, and on the building when completed, of \$498,250, making a total value of \$601,000.

Earnings: There will be 120,000 square feet of space for rental, and based on the prices asked for space in buildings of the same type in the same district, the owner estimates the gross revenue at \$78,000. After allowing 10% for vacancies and deducting taxes and all operating expenses, which will not exceed \$20,000 per annum, there will be available \$58,000, which is over twice the annual bond interest on this issue.

Sinking Fund: A sinking fund of \$8,000 annually payable in monthly instalments plus interest on bonds redeemed commences in December, 1930. This will be sufficient to reduce the bond issue by maturity to \$125,000.

Monthly Payments: The Trust Deed provides that the Company shall pay to the Trustee monthly commencing 1st June, 1929, one-twelfth of the annual interest requirements and monthly, commencing with the 1st December, 1930, one-twelfth of the sinking fund and municipal tax requirements.

Indemnity Bond: The Trust Deed provides that the building shall be insured for its full insurable value in favor of the Trustee for the bondholders, and the contractor has furnished to the Trustee an indemnity bond for the erection and completion of the building by the contractors in accordance with the terms of the contract.

We offer these bonds for delivery, if, as and when, received by us and subject to the approval of all legal details by Messrs. Rosell, Reid, Wright & McMillan for the underwriters, and Messrs. King & King for the Company

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Toronto 2

The statements contained in this advertisement are based on information we believe to be reliable, and on which we acted in purchasing the bonds, although we do not guarantee their accuracy.



HON. JAMES ROBB

Minister of Finance for Canada, whose recent budget is occupying the central portion of the Canadian business stage at present. Mr. Robb's 1929 budget is chiefly notable for its revelation of national prosperity, but certain actions, or lack of action, with regard to tariff and taxation have been meeting with a mixed reception.

Credit Control:—Britain vs. U.S.

*Federal Reserve System and Bank of England Operate on Different Basic Principle
But Each Appears Best Adapted to Requirements—Some Criticisms
of Both from Business Circles*

THE outstanding feature of monetary history in recent years has been the formation of central banks and the introduction of central banking systems in countries in which they were hitherto unknown. In only too many cases it has not been realized that the central banking regulations which have proved beneficial in one country may not be the best for another where economic conditions may be very different. Mistakes have therefore been made because a stereotyped form of banking constitution has been thought applicable where, in fact, local conditions demanded considerable modification from the pattern that had been accepted as standard.

The two most important central banking systems are those of Great Britain and of the United States of America. Although the broad principles of central banking functions are visible in the constitutions of each, points out Roy Hopkins, former Assistant Editor of *The Economist*, writing in *Barron's* weekly, the regulations under which they work in important matters of organization, no less than in matters of detail are, in many respects, very difficult and even sharply contrasted.

In the first place, the basic principle upon which the Bank of England, the British Central Bank, rests is that of unitary control. The Bank of England stands at the head of a closely-knit banking system in which the bulk of the country's resources are in the hands of as few as five banks. None of these has any right to issue notes, which is the sole prerogative of the Bank of England.

Under the Federal Reserve System there are twelve "Federal Reserve Banks," each of which is responsible for the issue of notes and control of credit within a certain district. These twelve banks are themselves more or less controlled by the Federal Reserve Board, which constitutes a unifying force, though obviously it is in a less powerful position than is the Bank of England. This, however, is inevitable, for the United States embraces areas of vastly different types and interests,

and a close centralization cannot be expected.

The essential function of central banking is the control of credit, and, comparing the position in any one Federal Reserve district with that in the British Isles, we find that in both cases control is fairly effective, though exercised by very different methods. In the case of the British system it is tradition which gives the Bank of England its power. Cohesion is relatively easy, when, as has been mentioned, the major part of the banking resources of the country is in the hands of a small group of banks, while at the same time the Bank of England, which has a history of 225 years, is respected and unanimously accepted as a co-ordinating force. Although its power is applied in an intangible fashion, it is none the less real.

In the United States, on the other hand, the central banking organization was imposed but sixteen years ago on a banking system which now includes some 27,000 banks, many of them very small size. In such circumstances some stronger link than tradition is essential. It has been forged in the fact that, when their customers' business activities require more credit accommodation than usual, it is from the Federal Reserve Bank that the commercial banks gain the support which enables them to meet those needs, through the rediscounting of their customers' paper.

The two systems also approach the question of note issues from different standpoints. In the American system notes are regarded as a form of credit, and are therefore treated in the same way as deposit credit. The original framers of the British system, however, looked upon notes as a form of currency replacing gold, and treated them as such. This view has been maintained even in the regulations as amended by the British Currency and Bank Notes Act of 1928. This attitude is reflected in the provisions for elasticity in each case.

Federal Reserve notes can be issued against promissory notes or bills of traders or industrialists, and thus the volume tends to vary in accordance with the needs of trade, for in-

creased trading activity would lead to an increase in the creation of such notes or bills. Moreover, Federal Reserve Banks need retain a reserve of only 40 per cent. against their note issues, and can reduce this reserve subject to increasing the discount rate in an emergency. It should be noted, however, that so far there has been no need to make use of these provisions, and, in fact, the reserve is at present some 69 per cent.

Under the British system in general, demands for more currency can be met only if there are increases in the stock of gold. It has recently been provided, however, that the Bank of England may, subject to Treasury sanction, increase its fiduciary issue by any amount. This clause, which has not yet been tested in practice, seems to provide a considerable degree of elasticity, but it remains to be seen how often and to what extent this power is employed.

The constitution of a central bank decides only the legal framework within which it operates. The actual policy pursued depends on the men who compose its directorate. In the case of the Federal Reserve Banks each board is composed of nine, and business interests are represented as fully as those of banking. The members of the Federal Reserve Board, the co-ordinating authority, also represent diversified interests, but they are all government nominees. Even in its short history the system has already been criticised by many American authorities as subject to political influences.

In the past there has been considerable criticism of the choice of the directors of the Bank of England. In recent years the Bank by the appointment of men like Sir Josiah Stamp, and Sir Basil Blackett has gone far to meet this criticism, but it would be more satisfactory if its constitution expressly provided for the representation of commercial interests on its court of directors.

To sum up, while each system has its merits and its defects it appears that each is best suited to its environment, and the peculiar economic organization of each country has evolved a banking system suited to its needs.

Newsprint Not 'Out of the Wood'

(Continued from Page 29)
mand, it would probably take three years, having regard to such of the expansion programs planned before the newsprint difficulties reached their acutest stage as are actually being carried out, before the hiatus between demand and production capacity could be satisfactorily bridged. Most operators would likely admit that in a heart-to-heart talk. Three years — and no further expansion meanwhile.

No further expansion! "It is to laugh!" Apart from the two newsprint machines to start up in a week or two at Three Rivers and other similar developments elsewhere, planned, it is true, before the *impasse* appeared so serious, there is plenty of quite new expansion in contemplation. At Buckingham, Que., a new mill has been contracted for, though newsprint is not to be manufactured there until the fall of next year, it is understood. At the new mill under construction at Mersey, N.S., the first production unit (so it is asserted) will be in operation, in October and the second in November next, while a third production unit is to be added next year, when this mill will have a daily capacity of between 350 and 400 tons.

However, let us not seek to do too much in the way of lifting the veil that, perhaps in mercy, hides the future from our gaze. Sufficient unto the day is the expansion thereof. At the moment, it is plain that the conjoint effect of a decline in average price of newsprint, and a decline in average operating scale, from last year's standards, is going to cut into the profits of some concerns. That is a matter with a direct bearing on the question of investment in newsprint. It should put the investor on the *qui vive* as to the company in which he puts his money.

For the majority of companies, a price of \$55.20 a ton is going to mean small profits — especially when their mills are operating at only four-fifths of their production capacity. There are companies that can make a relatively handsome profit manufacturing at that price. But others will not do much better than break even. For there are few Canadian industries where the cost of production in the different mills varies so greatly as it does in this one.

It may be that, for a time, there will be attempts, more or less perfunctory, perhaps, to hold the old umbrella over some of the weaker sis-

ters. But, ultimately, these weaker sisters will go to the wall — that is the way of all their tribe, all the world over.

In talking of the *weaker* companies, by the way, one does not necessarily mean the smaller ones. For the investor — at all events, the investor in common stock of newsprint companies — wants to get it firmly embedded in his cranium that a newsprint concern cannot be regarded as strong solely by reason of large assets, physical or otherwise, — strong, that is, from the point of view that is of most importance to himself. From that viewpoint, a company must be looked on as strong or weak, according to its ability or inability to make profits.

In judging of a company's ability or inability in this respect, the investor, if he is wise, will have regard to its financial reserves, of course, but to other important questions as well — for example, to the extent and the accessibility of its timber resources, to the strategic position of its mill as regards contiguity to power and facilities for transportation, the layout of the mill and its equipment and so on.

There are some mills so well placed, in respect of these and such-like considerations, that it would probably not be altogether wide of the mark to say that they could make a small profit on \$46 newsprint. There are others for which \$55.20 newsprint will not mean much better than an even break, if that.

Of course, it is likely that the fixing of prices will evoke, from the standpoint of the speculator, a demand for newsprint stocks. But the investor, properly so-called, needs to use extreme caution in purchasing the common stock of a company, and to be satisfied on a number of points, such as those just indicated, as to which he has previously not bothered much, and to act with the realization that the outlook for newsprint generally cannot be regarded as rosy until demand is in a considerably better relation to supply than it is at present or is likely to be for a good long while.

That the newsprint industry is going ultimately to win through because of the favorable character of the fundamental conditions surrounding it may be taken to be the consensus of instructed opinion. But it is also the consensus of such opinion that the evils of the situation for which a quite unwarranted optimism and a quite singular lack of fore-

sight, on the part of the companies, coupled with a lack of due vigilance, on the part of Governments, are responsible, can find no enduring remedy until demand measurably catches up with production capacity.

Meanwhile, rigid and rigorous economy all round should be the policy. Not only the cutting-down of salaries that can well afford to be cut, not only the much-needed cutting-down of those lavish expenses, that have been the wonder and the envy of folks in other industries — the days of caviare and champagne are over, the day of bread and cheese is here — but rigid and rigorous economy in mill operations and forest operations of every sort and kind. With the dread of a price war eliminated, executives can bend their energies to the reduction of production costs. Thin times are ahead and costs must be kept as thin as possible.

Incidentally, it is certainly the case that other branches of manufacture and industry are going to feel the repercussions of the curtailment of expenditures that has become so vitally essential to the newsprint companies. So far, while there are plenty of signs of the inauguration of this policy of curtailed expenditures, nothing like its full force and effect have yet been felt. Nor will they be until next year, in all probability. Replacements of machinery and supplies will be kept down to the barest minimum. Naturally, this will react on all those industries of various kinds — and they are far more numerous than might be thought — that have for so long been largely dependent on newsprint, if not for their bread and butter, at any rate, for much of the butter on their bread.

For the investor a final word of caution. In spite of what has been said of the favorable character of the fundamental conditions surrounding the industry, one cannot be oblivious of the possibility that unforeseen — and, possibly, unforeseeable — factors may knock the "best-laid schemes of men and mice" into a cocked hat. An industry that has yet to go through a long sackcloth-and-ashes period is peculiarly exposed to the operation of such factors. Therefore what has been said as to the possibility of demand catching up with supply must be understood as subject to the proviso that factors of a kind calculated to conduce to the continuance of the over-expansion evil do not appear on the scene.



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N-1



Business has found a new route to profits

An editorial by

W. C. Dunlap, Vice President in Charge of Sales,
The American Multigraph Sales Company.

When dwindling profits block progress along established lines, business must do what Columbus did — find new paths to travel.

A new path to profit has already been opened up. A number of concerns are now using it successfully. It has been called "Selective Selling."

The old system of selling was the "leg-work" method — dividing markets geographically and covering them promiscuously with a high-pressure force of salesmen.

The new method analyzes markets, classifies them into good, better, best from one or several points of view, and then concentrates the bulk of its effort on the "preferred markets."

In our own business we have applied this new method and results have more than justified our expectations. Our net profit has increased; our salesmen are earning more money. Our business has im-

proved as to collections and good will among our customers.

In our own case we give this new principle of selling a major share of the credit for these developments. As one of the tools in applying this principle, however, we have developed a new type of Multigraph equipment which lends itself to the purposes of selective selling. It shortens the process of reaching specific markets, large or small, with personal information and sales effort. It enables you to control the efforts of a sales force more effectively and economically.

Our experience, and that of a number of customers, is especially interesting to executives now engaged in finding a solution to the "large-volume-small-profit" problem. I shall be glad of an opportunity to give you some of these details. Address your letter to W. C. Dunlap, 1842 E. 40th Street, Cleveland, Ohio.

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FOUNDERS INVESTMENT TRUST LIMITED

DIVIDEND NOTICE
NOTICE is hereby given that the Directors of Founders Investment Trust Limited have declared a special dividend of Fifty cents a share on the Class A, Common Shares of the Capital Stock of Founders Investment Trust Limited, payable on the First day of March, 1929, to shareholders of record February 26th, 1929.
A. W. BEAUMONT, Secretary
Ottawa, February 22nd, 1929.

GOLD @ DROSS

DODGE MFG. "A" AND "B" STOCKS

(Continued from Page 29)

offering of 6,000 shares, out of the 18,000 shares of Class "B" to be outstanding.

Such earnings figures as are given are distinctly encouraging but I do not think that they can be accepted entirely as a guide to the future. While the company earned, according to the prospectus, \$6.42 per share on the Class "A" stock in 1928 as compared with \$3.17 in 1927, it must be remembered that last year was one of great industrial expansion in Canada, and it is possible, therefore, that such a demand for the company's products may not continue indefinitely.

Earnings for years prior to 1927 are not available, and it may be that the 1927 figure would be nearer an average than the 1928 record. The management, I am informed, is to continue in the same hands as prior to the present financing, and it seems likely that the company should at least continue to earn its Class "A" dividend requirements comfortably.

Listing of these securities will add considerably to their attractiveness, but until this is done purchasers must remember that their stock will not command an immediate market. For a business man this Class "A" stock, with the offered proportion of "B" stock, is not without attraction for a hold.

CANADIAN HYDRO-ELECTRIC CORP.

Editor, Gold and Dross:
I own some of the first preferred shares of Canadian Hydro Electric Corporation and am worried because the market price has fallen off. Why has it done this? What do you think of the stock?

—G. L., Calgary, Alta.

The decline of around 2½ points below the initial offering price of 97½ appears to be due to doubt in the public mind regarding the company's association with International Paper, which owns all its common stock, but I cannot see that there is any real basis for this. As you probably know, the Canadian Hydro Electric Corporation Limited controls through stock ownership the Gatineau Power Company, the Gatineau Electric Light Company Limited, and the St. John River Power Company, all of which are important public utility enterprises with excellent future prospects.

The progress being made by Canadian Hydro Electric is indicated by the fact that the company produced 1,294,964,337 kilowatt hours of electric energy in 1928, which was more than two and two-thirds times the output of the company in 1927. The company is making rapid progress and I see no reason to be apprehensive regarding the future. The first preferred shares appear to me to be an attractive purchase at current quotations around 95.

HOLLINGER NOT "THROUGH"

Editor, Gold and Dross:
I hold quite a block of Hollinger stock, which I did not buy as a speculation, but as an investment. Recently I have been advised by my broker to "dump Hollinger" as he reported that the mine had "struck bottom". I am not inclined to take his advice about selling, but naturally I do not want to hold and suffer a severe loss. I would be very grateful for any information you have as to actual conditions and the outlook.

—R.H.S., Simcoe, Ont.

Hollinger is not absolutely through. Deep development as to actual removal of ore, is just well started. However it is not to be expected that the deep levels will yield the tonnage or grade per level that the upper workings did. Eventually and perhaps before many months this will mean substantial curtailment of mill tonnage, with perhaps a slightly higher grade than has ruled recently. The new dividend is being more than earned.

When the annual statement comes out it will be found that there has been a big drop in ore reserves. This fact may and probably will adversely affect the market for a time at least. It is a fact that a stock price sometimes improves when all the bad news is out. The certainty of earning present dividend rate will have a steady influence.

The circumstance that Hollinger now has authority to act as an investment trust, to employ its \$13,000,000 surplus in other ventures, might easily assume importance.

A STRONG TOBACCO STOCK

Editor, Gold and Dross:
Please advise if American Tobacco Company stock would be a good buy just now, as I have \$1,300 to invest which I am thinking of putting into this company's shares. I should like to know how you think the company is going to do in 1929, and, if possible, if it is going to split the common stock two for one, as I have heard rumored. Any information you can give me, as to savings and present and future prospects, also as to capitalization, will be appreciated. Do you think the common or the class B stock would be the better buy for a rise in the near future?

—B. M., Winnipeg, Man.

Neither the common nor the B. stock, both of which are currently selling close to the 1928 peak of 180, has, in my opinion, any particular attraction as a near-term speculation. However, because of the company's strong trade and financial position, and its definite prospects of steadily increasing earnings, the long-pull possibilities appear to be considerable and I think either stock should be a good buy for a hold on any substantial recession in price.

The company's earnings for 1928 closely approached the record figure of \$11 per share, despite the further cutting of wholesale cigarette prices. The results for each month in the final half of last year were ahead of the same period in the previous year, and the evidence indicates a continuance during the present half year of the upward profits trend, which, with the exception of 1923, has been in force since 1920. The company's income for 1927 amounted to \$10.29 per share, and in 1926, to \$9.99. The net working capital is understood to be well above the \$100,000,000 mark, and cash was last reported at nearly \$15,000,000, or twice current liabilities.

The expansion of earnings, in spite of the narrower profit margin resulting from the price reduction, is due chiefly to the tremendous increase in production volume. The company's output last year was increased by between five and six billion cigarettes, and the prospect is that the current year's production will register a gain nearly double that scored in 1928.

While an increase in the present \$8 per share divi-



THOMAS BRADSHAW

Vice-President and General Manager of the Massey-Harris Company, Ltd., which has recently placed its common stock on a dividend basis at the rate of \$3 annually and also announced valuable stock rights. The report for 1928 also revealed extensive progress and the company has recently been receiving much attention from the investing public.

—Photo by "Who's Who in Canada"

dividend rate is not in early prospect, stockholders ultimately should be favored with larger disbursements since the management is committed to the policy of distributing \$4 for every \$5 of profits. The directors recently advised that, contrary to rumors, a split-up of two for one in the two classes of common stock is not under consideration at this time.

Both junior issues are of \$50 par and outstanding to the amount of \$40,242,400 of the common and \$57,491,800 of the B. stock. In addition, the company has \$1,124,350 of funded debt, and \$52,699,700 of 6% cumulative preferred stock, which is irredeemable.

TREADWELL-YUKON

Editor, Gold and Dross:
I am a holder of some of the stock of Treadwell-Yukon and it seems to me that it has not been very much in the public eye recently. I would appreciate it very much if you could give me some facts about the company and its prospects, as I have been informed that this stock is quite attractive for a hold.

—S.D.L., Fredericton, N.B.

I agree that Treadwell-Yukon has escaped attention. A point is that the company has not courted publicity. Here are a few facts about it.

The Errington, which is the only property of the company in the Canadian eye, is making good ore, averaging \$18 to the ton, from which \$5 per ton profit may be expected. One important feature in connection with the output of this mine is that the zinc concentrates can now be refined in Canada. There is a possibility that the company would figure in a big merger with other Canadian base metal producers. At the Errington the company has a 200 ton test mill, working out its flow sheet and is accumulating concentrates.

The Wiercke Mines, in Yukon territory, owned by Treadwell-Yukon has been a successful producer for years and has recently added two promising properties to its group. Profits have run around \$500,000 a year and will be larger henceforth.

The Tyho property in Nevada which has its mill completed will earn around \$1,000,000 annually for an operating profit. There are 1,500,000 shares out. Another asset is excellent direction and experienced management, and I agree with you that this stock is not without attraction for a hold.

A SPECULATION IN AVIATION

Editor, Gold and Dross:
Can you tell me anything about a company called Air Investors Incorporated? It seems to me that aviation has such a wonderful future that stocks of companies in this industry should be a good buy now with the idea of holding over a few years. From what I have heard, the stock of Air Investors Incorporated sounds promising. Can you tell me what the capital set-up is, whether or not it has issued stock rights, the market value of the securities held and the names of those securities? Would you consider Air Investors stock itself an investment or a speculation? I am sorry to ask so much.

—J. B. H., Verdun, Que.

Both classes of stock, the preferred as well as the common, are speculations rather than investments at the present stage, but for long-term holding, they both appear fairly attractive in their class at current quotations around 42½ for the preferred and 21 for the common. Air Investors Incorporated was organized in November, 1928, under a charter granting it the power

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

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DIVIDEND NUMBER 186

Hollinger Consolidated Gold Mines, Limited

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A dividend of 1% on the outstanding Capital Stock of the Company has been declared payable on the 25th day of March, 1929, on which date cheques will be mailed to shareholders of record at the close of business on the 8th day of March, 1929.

Dated the 1st day of March, 1929.
L. McVOR, Assistant-Treasurer.

FIRSTBROOK BOXES LIMITED

DIVIDEND NOTICE

Notice is hereby given that a dividend of one and three-quarters per cent. (1 3/4%) on the 7% Preference Stock of Firstbrook Boxes Limited has been declared payable on the 15th day of March to shareholders of record of March 7th, 1929.

By order of the Board,
A. H. VANDERBURGH, Secretary.
Toronto, February 22, 1929.

The Bell Telephone Company of Canada

NOTICE OF DIVIDEND

A dividend of two per cent. (2%) has been declared payable on the 15th April, 1929, to shareholders of record at the close of business on the 23rd March, 1929.

W. H. BLACK, Secretary-Treasurer.
Montreal, 25th February, 1929.

Associated Breweries of Canada Ltd.

DIVIDEND NOTICE

NOTICE is hereby given that a quarterly dividend (No. 2) of 1 1/4% upon the outstanding Preference Shares of the Company has been declared, the said dividend to be payable on or after the first day of April, A. D., 1929, to shareholders of record at the close of business on the 15th day of March, 1929.

NOTICE is also given that a quarterly dividend (No. 2) of Twenty-five Cents (25c) per share on the No. Par Value Common Shares of the Company issued and outstanding has been declared, payable on and after the 31st day of March, A. D., 1929, to shareholders of record at the close of business on the 15th day of March, 1929.

By order of the Board,
J. G. WALFORD, Secretary-Treasurer.
Calgary, Alberta, February 22nd, 1929.



to buy, sell, trade and underwrite aviation securities of all descriptions. It is under the management of a strong board including prominent aeronautical and banking interests.

Its outstanding capitalization consists of 60,000 shares of convertible preferred and 160,000 shares of common. The senior issue is preferred as to assets up to \$40 per share and callable at \$52, with a non-cumulative dividend of \$2 per share; thereafter it participates share for share with the common stock to the extent of \$1 additional, in addition to which it is convertible into two shares of common until November 1st, 1933.

In connection with its initial financing, the corporation issued stock purchase warrants carrying the right to purchase 175,000 shares of common at \$10 per share until November 1st, 1933. Its balance sheet of December 1st, 1928, disclosed assets of \$3,557,869, and the listed securities owned by the company had a then market value of \$187,000 above the cost of purchase.

The company's holdings at that time included shares of Aviation Corporation of the Americas, Fairchild Aviation Corporation, Colonial Western Airways Inc., Canadian Colonial Airways Inc., Niles Bement-Pond Company, Curtiss Aero and Motors, Wright Aeronautical and United Aviation.

VENTURES LIMITED

Editor, Gold and Dross:

After buying some shares in Ventures Limited a friend handed me the enclosed criticism by a Montreal financial service. This has naturally worried me a little. Would you be kind enough to give me your valued opinion of Ventures and its possibilities?

C. F. M., Montreal, Que.

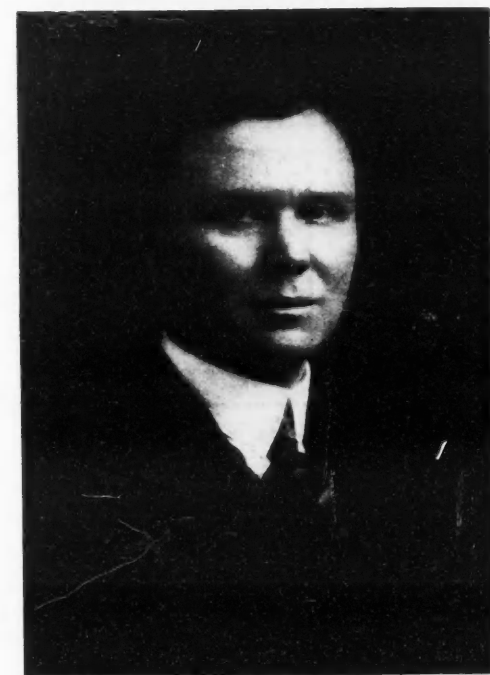
In my opinion Ventures Limited offers a distinctly attractive speculative medium for anyone wishing to participate in the mining development of the country. In actual liquid assets the company has close to \$5.50 per share for the capital issued. More important still is their intangible assets in the form of interests in ventures of which the public as yet knows little. These include the Oxford Lake copper-gold prospect, a copper-gold property at Cross Lake, a copper-gold group between Cranberry portage and Sherritt-Gordon, a copper property at Bird River, an important nickel-copper prospect at Rottenstone Lake in Northern Saskatchewan, a copper property in Finland, one in Norway at Biekvatnet; holdings of Bwana M'kuba stock, obtained at low figures, now extremely valuable; holdings of stock in the N'hana property in the same district in Northern Rhodesia and a stock interest in Roan Antelope. Ventures has 1,500,000 shares of Falconbridge, it has 500,000 shares of Sudbury Basin. It has a large stock interest, perhaps control, of Sudbury Nickel & Copper Company which holds important groupings of nickel-copper properties in the area indicated.

Ventures, Limited, is associated with Consolidated Mining & Smelting Company in the opening of a copper refinery in eastern Canada. Ventures has large cash assets, estimated at \$3,000,000.

There is, in my opinion, no call to decry this well-named organization. Its statistical position, for the moment may attract snap shot criticism, such as the service you refer to can easily provide. When the stock first appeared the market was flooded with orders for it, to an unprecedented extent, causing momentary overvaluation, but this has largely rectified itself. The company was practically forced to make a portion of its securities available through the pressure of public demand for an interest in what reasonably appears to be an attractive speculation. There was no necessity whatever to do any public financing.

POTPOURRI

M. W., Orono, Ont. In my opinion the 6 1/2 per cent. cumulative preference shares of WESTERN GRAIN COMPANY LIMITED should prove a satisfactory investment for you. The company is a consolidation and has a good record in the past, in addition to which it appears to be in a position through its control of country elevators to secure an adequate supply of the grain business in the future. The assets position behind this issue of preferred stock appears to be satisfactory. Combined fixed and net current assets of the company total \$6,157,737, after provision for \$3,000,000 of first mortgage bonds, leave net tangible assets of \$3,157,737 behind the \$2,000,000 issue of the present preferred. This works out to \$157 per share for each 100 shares of preferred. The earnings position also appears to be satisfactory. Average annual net earnings of the constituent companies for the last six years, after deducting operating expenses, interest on first mortgage bonds, income taxes and providing for depreciation, amounted to \$126,809, which is equal to 3.25 times



T. A. RUSSELL
President of the Russell Motor Car Company, which, due to the increased activities of its subsidiaries, has reported an excellent year's business.



ARCHIBALD FRASER

President of the Fraser Companies, which has just issued a satisfactory report for 1928. It is expected that extensive additions made to the plant during the past year should be reflected in increased earnings over the next two years.

—Photo by "Who's Who in Canada"

The dividend requirements on the present issue of preferred. The bonus of common stock offered with this preferred lends speculative attractiveness to the issue.

M. D., Milton, Ont. Your CANADA STEAMSHIP LINES LIMITED, DOMINION WOOLLENS AND WORSTEDS and MONTREAL ISLAND POWER bonds are all in an excellent position at the present time and the future prospects are favorable in each case. If you ask for an opinion on them about once a year, that should be sufficient. I think you might well sell your war bonds due in 1932 and 1931 and reinvest the proceeds in some security that will give you a higher return as well as the possibility of appreciation in capital value. In this connection I would suggest the new issue of Series B, 30-year convertible debentures of the POWER CORPORATION OF CANADA LIMITED. In addition to an immediate income return of 4 1/2% on this issue, these debentures carry an attractive conversion feature providing for the exchange of the debentures into no par value common stock at \$150 per share at the option of the debenture holder at any time within the next five years. In view of the excellent possibilities for further appreciation in value of Power Corporation common stock, I think this provision is decidedly attractive.

A. R., Kingston, Ont. ELK MINING SYNDICATE, whatever its merits, possesses the characteristic of ninety per cent. of flotations of its type — obscurity. Syndicates are in most cases a group of people known to each other or at least known to the organizer, banded together to participate in a mining venture which, however good its chances may be, cannot be termed an investment. The circumstances connected with this one are unknown to us.

L. O., Brockville, Ont. NORAMER ROUYN MINES SYNDICATE holds and owns 728 acres in Rouyn district. On this ground they have a flotation of 100 founders units of \$500 each. The acreage is at Lac La Briere, 1 1/2 miles east of Grenada and in connection with the mineralization they are as vague as possible. This is a sample: "It is more than significant that, in the case of the great Lake Shore properties, their richest finds have all been under water". Diving suits for the miners, presumably. It was proposed to split the units into blocks of shares, 5,000 to the unit; a common device to make it look like ten cent stock. It is rather significant that the sales literature shows no directors.

R. G., Brantford, Ont. The PREMIER TIRE AND RUBBER COMPANY LIMITED was succeeded by the Premier Tire and Rubber Goods Limited, stock being exchanged on a share-for-share basis, and in April, 1925, the assets of the latter company were taken over by LINCOLN RUBBER PRODUCTS LIMITED, which itself went into bankruptcy in January, 1928. The Trusts and Guarantee Company Limited, Toronto, was appointed custodian. Stock of the Premier Tire and Rubber Company Limited is now valueless.

M. O., Belleville, Ont. PICARD is an exploration proposition, now idle, pending further financing. The big drop a few months ago was caused by the realization that Picard had lost its brightest prospect in the McAnley claim, which it forfeited for non-payment of option money. You are harboring a delusion common to many, to wit, that Consolidated Smelters took over Picard ground. What they did was take over the claims lost by Picard, which is a somewhat different affair. The outlook for Picard is uncertain. Its own ground has not responded very favorably to the limited exploration done.

A. T., Toronto, Ont. I have no line on the CREIGHTON SYNDICATE which is evidently in the project stage. I know the McPherson property, which has changed hands twice in recent years, once being claimed, I believe, by CREIGHTON-FAIRBANKS but ownership disputed. It is more in the headline zone than in the copper-nickel. There may be others of the same name.

C. P. S., Whitby, Ont. THE COLONIAL INVESTMENT AND LOAN COMPANY went into liquidation in the early part of 1928 and the Imperial Trusts Company of Canada, 15 Richmond Street West, Toronto, were appointed liquidators. As a shareholder, I suggest that you get in touch with them.

D. L., St. Thomas, Ont. GATINEAU POWER and MONTREAL ISLAND POWER debentures are with attractive securities. The Montreal Island Power Company 5 1/2 per cent. First Mortgage Debentures due 1937 appear particularly well secured in view of the contract the company has with Montreal Light, Heat and Power Consolidated, whereby the latter purchases all the power from this power development for a period of thirty years, which is the life of this bond issue. Since beginning operations, the Gatineau Power Company has made very substantial progress as regards the electrical energy generated and sold and now has a number of important long-term contracts, including one with the Hydro Electric Power Commission of Ontario. In my opinion, its debentures, while subject to a first mortgage issue, possess a very satisfactory degree of security.

M. M., Toronto, Ont. I would advise you to hold on to your MOUNT ROYAL HOTEL stock, rather than trade it in for stock of CANADIAN TERMINAL SYSTEM LIMITED. The project of the latter company is quite uncertain as to fulfillment and the stock is, I consider, quite speculative at the present stage. The Mount Royal Hotel has been making fairly good progress during the last couple of years and is working itself into a stronger balance sheet position. Eventually the price of the stock should appreciate.

A. G., Milton, Ont. I fear ASSOCIATED GOLDFIELDS is not a buy. It has too many fences to hurdle before it will have smooth going. The present attempt to short circuit the grief of re-organization via the waterpower holdings seems highly impracticable.

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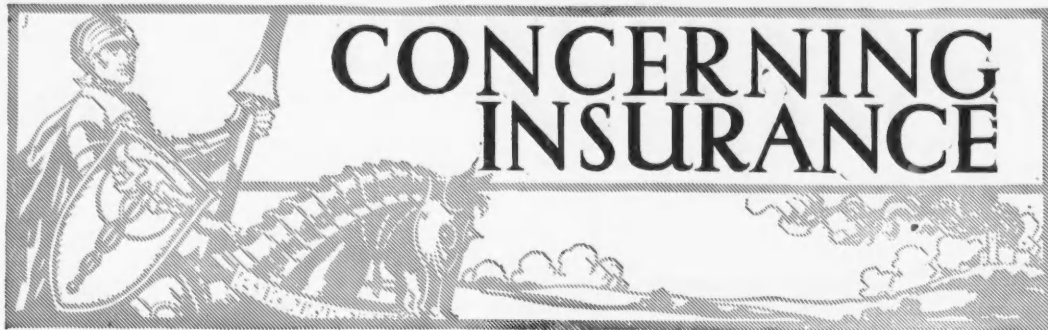
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Real Estate, Insurance, Stocks, Bonds
ESTABLISHED 1903



Federal Fire Has Successful Year and Increases Net Surplus

DURING the past year the Federal Fire Insurance Co. of Canada has been under new management and control, and has considerably increased its business and improved its financial position.

Exclusive of uncalled capital of \$375,000 the assets at the end of 1928 were \$332,240.80, as compared with \$223,138.71 at the end of 1927.

The total liabilities except capital at the end of 1928 were \$130,094.29 showing a surplus as regards policyholders of \$202,146.51, as compared with \$102,681.26 at the end of 1927. The net surplus over paid up capital and all liabilities at the end of 1928 was \$77,146.51 as compared with \$2,681.26 at the end of 1927.

The managing director of the company is H. Bege, of Shaw & Bege, Limited. The other members of the Board are as follows: E. B. Stockdale, H. C. Scholfield, M.P.P., F. K. Morrow, W. H. Mara, Frank Shannon, W. R. Bege, W. S. Morden, K. C. S. C. Tweed.

Big Amending Dominion Insurance Act

IN THE House of Commons at Ottawa, on February 22, Hon. J. A. Robb, Minister of Finance, moved for leave to introduce Bill No. 42 to amend the Insurance Act.

Motion agreed to and Bill read the first time.

Mr. Robb moved the second reading of the Bill.

Mr. Bennett asked: "Will the Minister state the purpose of this Bill?"

Mr. Robb said: "The purpose of the Bill is to correct certain defects which have come to light in the administration of the Insurance Act, brought about by the growth of casualty insurance; to qualify the Act with respect to those companies which deal exclusively in marine insurance; to give fraternal societies the rights enjoyed by ordinary insurance companies to permit them to issue endowment policies for a period of twenty years or longer, and also under certain conditions to enable them to increase the maximum policy to \$10,000."

Motion agreed to and Bill read the second time.

Cut in Free Insurance Benefits by British Press

IN England the process of boosting newspaper circulation by increasingly spectacular offers of free accident insurance has apparently been arrested. It is now announced that sum payable on death by accident to a passenger train, which had been raised by certain rival newspapers to the exaggerated figure of £12,500, is now limited to a maximum of £5,000. As a compensation — papers which formerly did not cover accidents to children now offer sums of the order of £5 if the child of a reader breaks a bone in an accident. Except in a abnormally disastrous railway year, these two changes in the schemes operated by the "big circulation" Press are unlikely, on balance, to represent an appreciable saving in newspapers' insurance costs. Much more important financially are the reductions made in the amounts payable on death by accident "at work," "in the home," or through "street accidents." These common risks, against which £100, instead of £250—£300, is now offered, were known to be proving extremely expensive for newspapers, and it is probable that the scaling down now effected will result in a saving of as much as 25 per cent. in the aggregate cost of insuring registered readers.

The free insurance craze had been carried to such an extreme by the "big circulation" press that it was threatening the solvency of the newspapers and also discrediting daily journalism, and its modification, evidently by agreement among the papers themselves, is a step in the right direction.

Leading Canadian Cities in Fire Prevention

THE report of the intercity competition regarding fire prevention activities in the Dominion during 1928 shows that in the class for cities of over 100,000 population, Vancouver, Winnipeg and Quebec were first in their respective Provinces, with Ot-

tawa and Toronto leading for Ontario.

The results for cities of a population between 25,000 and 99,000 are: Alberta, Calgary; British Columbia, Victoria; New Brunswick, St. John; Nova Scotia, Halifax; Ontario, (1) Brantford, (2) Kitchener; Quebec, (1) Hull, (2) Outremont, (3) Sherbrooke; Saskatchewan, Saskatoon.

The final class, for cities of under 25,000 population, showed the following results: Alberta, Lethbridge; British Columbia, (1) Prince Rupert, (2) Nanaimo; Manitoba, (1) Portage La Prairie, (2) St. Boniface, (3) Brandon; Nova Scotia, (1) Glace Bay, (2) New Glasgow, (3) Yarmouth; Ontario, (1) Kenora, (2) Brockville, (3) Owen Sound; Quebec, (1) St. Hyacinthe, (2) Riviere du Loup, (3) La Tuque; Saskatchewan, (1) Prince Albert, (2) North Battleford, (3) Weyburn.



J. C. RATFORD
Who has been appointed manager of the Casualty Department of The Canadian Indemnity Company, to succeed Paul H. Horst, resigned. Mr. Ratford has had a varied and wide experience in casualty insurance, commencing with agency work and later joining the Canadian Indemnity as Assistant Manager of the Casualty Department.

Cost of Air Service for Forest Protection in Ontario

IN answer to questions in the Ontario Legislature on February 25th, the Minister of Lands and Forests stated that the total cost of air service for forest protection purposes during the fiscal year ending October 31st, 1928, was \$301,366.26, and that the amount collected from timber and pulp companies as a fire tax during the same period was \$367,313.80. He also stated that the total cost of fire ranging during the fiscal year was \$1,220,208.52, against which he placed the sum received from timber and pulp companies, leaving the net cost to the Province, \$852,894.72.

New Non-Par Life Co. Gets Dominion License

NOTICE has been given that a Dominion license has been issued to the Columbia Life Assurance Company, incorporated by 17 George V, Cap. 89, to transact in Canada the business of life insurance, limited to insurance on the non-participating plan. Mr. F. W. B. Law, Vancouver, B.C., has been appointed chief agent in Canada.



HENRY E. NORTH
Third Vice-President of the Metropolitan Life Insurance Co., in charge of the Company's business in Canada.

Record Year for Metropolitan Life Which Has 2,613,867 Policyholders in Canada

WITH nearly three million policies in force in Canada, Metropolitan Life Insurance Company activities are of personal interest to practically every home in Canada. On the basis of the Dominion's present population the policies in force provide one for every third man, woman or child in the country. Since the policyholders actually own Metropolitan Life, a mutual company, each one is vitally concerned with the progress of the enterprise. For this reason, the news that on every business day in 1928, 26 million policyholders added a million dollars to the reserve fund, is particularly welcome. This great reserve fund is needed for the protection of the policyholders against the hazards of life and business present and future.

In review of the year's activities attention is directed to the increasing interest taken in insurance. In old days insurance was taken out to take care of the breadwinner's dependents in case of death. While the original purpose is never lost sight of, life insurance today is largely and directly concerned with the business of living. It is arranged to provide education, to tide over accident and sickness idleness, and to enable the policyholders to build up a sound investment. Through group insurance employers and employees are working together under an ideal insurance plan, while business men are building needed credit with their business with life insurance policies.

As the world's largest insurance company, Metropolitan is planning, creating and co-operating in these developments. Co-incidentally, the Welfare Work is being continued on a larger scale than ever. During 1928 between three and four million nursing visits were paid to Metropolitan policyholders. Of these 331,075 were visits to Canadian policyholders, being an average of over 1100 visits a day for every working day in the year. Over forty eight million pamphlets on health subjects were distributed free, nearly three million of them being in Canada. Since the inauguration of the Welfare work nearly three and a half million nursing visits have been made in the Dominion, while almost twenty-five million health booklets have been given away free where they could be expected to do the most good.

Over three and a quarter billions of insurance was written by the Metropolitan in 1928, which makes the total outstanding over sixteen billion, a world record. In Canada over two hundred and twelve million was written, increasing the total in force here to over eight hundred and fifty millions, which is not so very far from a billion dollars. A feature of increasing interest to every Canadian is the growth in Metropolitan's Canadian investments, which increased over \$18,000,000 last year to \$171,318,170. In the twelve months, payments to Canadian policyholders amounted to \$12,940,946.

YOUNG FELLOWS—

For the earnest young man on the threshold of business life, nothing can give a greater sense of present security, or give a greater certainty of future progress, than to hold an endowment policy.

Only prudent and forward-looking men insure their lives—but these are the qualities that impress employers, for they bespeak the man who expects success. And the payment of a good sum in early or middle life will give effect to all the work that has gone before.

Write for a copy of "The President's Story"

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL



Give Them the Start You Owe Them

By all means let them "raise their own crop," but would you have your children come through the struggle you had in getting a start?

What would a little money and a better education have meant to you at the beginning?

Education means money, and an education is even more important today than it was when you were young. Life Insurance will enable you to do all you would wish to do for your children.



SHAW & BEGG, LIMITED

ESTABLISHED 1885

Managers for the following substantial Non-Board Fire and Automobile Insurance Companies:—

MERCHANTS FIRE ASSURANCE CORP. OF NEW YORK	Assets, \$12,074,801.00
WELLINGTON FIRE INSURANCE COMPANY OF TORONTO	Assets, 403,556.71
PACIFIC FIRE INSURANCE COMPANY OF NEW YORK	Assets, \$5,347,895.00
FEDERAL FIRE INSURANCE COMPANY OF CANADA	Assets, \$679,754.00
MILLERS NATIONAL INSURANCE COMPANY OF CHICAGO	Assets, \$5,154,477.33
LUMBERMEN'S INSURANCE CO. OF PHILADELPHIA	Assets, \$4,809,813.00
STUYVESANT FIRE INSURANCE CO. OF NEW YORK	Assets, \$4,455,307.00
STANSTEAD AND SHERBROOKE FIRE INSURANCE CO. OF SHERBROOKE, QUE.	Assets, \$660,458.00
BALOISE FIRE INSURANCE COMPANY OF SWITZERLAND	Assets, \$3,962,847.00
AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS	Assets, \$10,275,231.63

Applications for agencies solicited and brokerage lines invited from agents requiring non-board facilities.

78-88 King Street East, Toronto.

THE PILOT

Automobile and Accident Insurance Company, Limited
Head Office—Waterloo, Ont.
Toronto Office—910 Excelsior Life Bldg.

AUTOMOBILE	LIABILITY
BURGLARY	PLATE GLASS
FIRE	GUARANTEE
(non-tariff)	

Applications for agencies invited.
Hon. W. D. Euler President
D. McIntosh Managing Director

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For particulars, write giving your age, to
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MONTREAL
Insurance LIFE Company
"The Friendly Company"

Policyholders' Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

The Western Empire Life Assurance Co.
WINNIPEG, MAN.

The Ocean Accident & Guarantee Corporation, Limited
 Canadian Head Office:
 Federal Building, Richmond & Sheppard Streets, TORONTO
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
 Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
 of London, England
 Offices: Toronto—Montreal
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,
 Plate Glass, Burglary, Boiler and Fire.
C. W. I. WOODLAND, General Manager
 For Canada and Newfoundland
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 Branches: Winnipeg Calgary Vancouver London Ottawa

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GENERAL CLASSIFICATION OF BUSINESS TRANSACTED
 ASSETS \$2,704,949 SURPLUS \$1,262,727
 POLICYHOLDERS' DIVIDEND RATE 25% TO 30%
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Is It Fair to your wife and children to take a chance on the future?—A Monarch Life policy will provide the surety of their comfort.

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FORMERLY — IMPERIAL UNDERWRITERS CORPORATION OF CANADA

HEAD OFFICE — TORONTO

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Central Manufacturers' Mutual Insurance Company

Established 1876
 Cash Assets \$8,509,238.51—Cash Surplus \$1,704,513.42

DIVIDENDS 30%
 On select Fire and Automobile risks.

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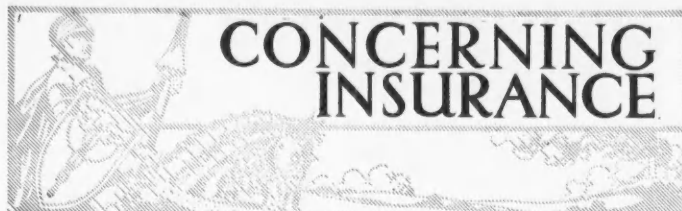
UNIVERSAL INSURANCE COMPANY

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E. C. G. JOHNSON, Asst. Manager.

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RELIABLE AGENTS WANTED IN ONTARIO



Amendment to Succession Duty Act With Respect to Payment of Insurance Money

A BILL amending the Succession Duty Act has been introduced in the Ontario Legislature by the Honourable J. D. Monteith, Provincial Treasurer, to permit the payment of insurance money by an insurance corporation to a preferred beneficiary, where the total amount does not exceed \$10,000, before the Succession duty is paid. It is provided, however, that the payment is not to be made until after the expiration of ten days from the mailing of a notice by the insurance corporation to the Treasurer of Ontario, and no objection having been taken on behalf of the Treasurer to such payment.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
 Kindly advise me on the following point: I recently paid to the agent of the Canada National Fire Insurance Co. a ten dollar renewal premium. The agent gave me a receipt for the cash and advised me that the renewal would come to hand within a short time. After waiting some time for the renewal I wrote to the district agents of the company with reference to same. They advised me that they had been having some trouble with this agent for some time, — that my premium had not been received, and that the policy had been cancelled.
 I was somewhat surprised in view of their remarks re trouble with agent that they did not notify me direct before cancelling my policy.
 The point on which I particularly wish your advice is whether the company is responsible for the actions of its agents in such cases. The general agents advise me that I must look to the local agent for the return of the premium.
 Cannot I assume that when I paid the local agent my obligations to the company were fulfilled and the policy should have been delivered?
 —R.H., Nova Scotia.

It is well-established insurance law that an insurance agent shall for the purpose of receiving any premium for a contract of insurance (other than life insurance) be deemed to be the agent of the company.

It would therefore follow that payment to the company would be established when the insured pays the agent, on the ground that if the company or its general agent is not paid, they are extending credit to the local agent and not to the insured. Accordingly, if you hold the receipt of the local agent for the premium, and the company desires to cancel the insurance, it must return to you the full unearned premium for the unexpired time. That is, if you have paid a year's premium and the company does not desire to renew the policy, it must return to you the full year's premium without any deduction or abatement. Otherwise the insurance remains in full force and effect.

Editor, Concerning Insurance:
 Can you give a recent quotation on Insuranshares Trust Certificates issued a couple of years ago?
 —C.H., Hamilton, Ont.

Recent New York quotations on Insuranshares Trust Certificates are as follows: Series A, bid, 28 1/4, asked, 29 1/4; Series B, 22 3/4, 24 1/4; Series C, 28 1/4, 30 1/4; Series F, 31 1/4, 32 3/4; Series H, 26 1/4, 27 3/4.

Editor, Concerning Insurance:
 Kindly give me some information concerning the Hardware and Implement Underwriters Company of Winnipeg, Man.
 —B.C.M., Lindsay, Ont.

Canadian Hardware and Implement Underwriters of Winnipeg is an agency for the sale in Canada of the policies of three American mutual fire insurance companies, namely: Retail Hardware Mutual Fire Insurance Co. of Minneapolis, Minn.; Hardware Dealers Mutual Fire Insurance Co. of Stevens Point, Wis.; and the Minnesota Implement Mutual Fire Insurance Co. of Owatonna, Minn.

These three companies are regularly licensed in Canada and maintain deposits with the Dominion Government for the protection of Canadian policyholders as follows: Retail Hardware, \$231,000; Hardware Dealers, \$205,000; Minnesota Implement \$207,860 (accepted at \$206,563).

While the three companies issue a single policy in Canada, their liability under it is several and not joint, each company being liable for one-third the amount of the policy and no more. There is an assessment liability, but it is limited to one full annual premium.

They operate on the plan of charging tariff rates for insurance, and returning at the end of the year to

policyholders what is not required for losses, reserves and expenses. So far the refunds have been large and have materially reduced the cost of insurance to their members.

These companies enjoy a good reputation in regard to payment of losses. As they maintain assets in Canada in excess of their liabilities here and are in a strong financial position, they are safe to insure with for the classes of mutual insurance transacted by them.

Editor, Concerning Insurance:
 Will you be good enough to advise me your opinion of the Whole Life (5 year half rate) policy put out by the Prudential Life Ins. Co. The premium for the first five years of the policy is one-half of the ordinary rate, on the sixth year the premium doubles. I have a 30-year endowment policy in Gresham Life of England taken some nine years ago, fortunately a non-par policy was taken, although I do not know if the withdrawal from Canada of the company will make much difference to the security or profits, but I would be glad to have your opinion on the matter.
 —M.P., Three Rivers, Que.

If you will be in better position five years from now to pay the increased premium than you are at present, the half-rate Whole Life policy of the Prudential Insurance Co. of America is admirably suited to meet your requirements. The net cost of such a policy should be low over a lengthy period, by reason of the dividends which will accrue.

With regard to your endowment policy with the Gresham Life, you need have no misgivings, as the company is required to maintain a deposit with the Dominion Government of a sufficient amount to protect its Canadian policyholders as long as any business remains in force in Canada.

Editor, Concerning Insurance:
 I have been offered auto insurance at 10% below the new tariff, in the Union Fire Ins. Co., 465 St. John St., Montreal. Do you consider this Co. safe and reliable?
 —J.O., Thamesford, Ont.

The Union Fire Insurance Co. of Paris, France, with Canadian head office at 465 St. John St., Montreal, is regularly licensed to do business in Canada, and maintains a deposit with the Government at Ottawa of \$259,833 (accepted at \$257,126) for the protection of Canadian policyholders.

At the end of 1927, the latest date for which Government figures are available, its total assets in Canada were \$403,212.81, while its total liabilities here were \$205,151.61, showing a surplus in this country of \$198,061.20.

Canadian policyholders are accordingly well protected, and the company is safe to insure with.

Editor, Concerning Insurance:
 I value very highly your service to subscribers and the day is fast approaching when there will be less mis-investments because of such papers as yours.

I am in need of your further advice and service now. The matter of protecting my family and myself against age and dependency by means of an old age Pension Bond strongly appeals to me, especially, since as explained by The Sun Life representative in the event of death prior to the maturity of the Bond, all Premiums paid are returned to my wife with accumulation of dividends left at my credit at 65. I have the option of taking the guaranteed cash in lump sum together with dividend accumulation of \$100.00 a month for life with the guaranteed amount standing there as a guarantee that should I die after 65 but before the total pensions total the amount of the guarantee. The difference will be paid in lump sum to my beneficiary. What is your opinion of protecting old age in this manner and also of the company mentioned. I await your reply before investing in the Pension Bond. Incorporating the Disability benefits would seem to be advisable too.

—W.J., Melita, Man.

In your case you will be well advised to take the Pension Bond of the Sun Life of Canada referred to, and if you have the disability benefits included you will be well protected.

In choosing the Sun Life for this contract you will be getting a sound and strong company and one which is making excellent returns to its policyholders.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each enquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of enquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfil the above conditions will not be answered.

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Capital Subscribed\$ 500,000.00
 Capital Paid Up\$ 250,000.00
 Total funds for security of policy holders \$1,223,118.94

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No company is equipped to give greater service to an agent — almost every known risk covered, except life. A few additional agents are desired.

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SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO

Writing Fire and Automobile Insurance at Cost
 Assets \$4,398,035.23

ALL POLICIES NON-ASSESSABLE
 PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:
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The Protective Association of Canada

Established 1907

Assets \$289,157.00, surplus to policyholders over \$150,000.00

The Only Purely Canadian Company
 Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON, Pres. & Gen. Mgr.

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Granby, Que.



WOULD A "DEFALCATION" HURT YOU?

When the trusted employee goes wrong he generally embezzles the liquid assets—cash, securities, etc. Let us Bond him for you today. Write for rates.

FIDELITY INSURANCE COMPANY OF CANADA

A. E. KIRKPATRICK—President

36 TORONTO STREET TORONTO



British Traders' Insurance Company Limited

**FIRE MARINE
 AUTOMOBILE HAIL**

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.



THE BRITISH CROWN ASSURANCE CORPORATION LIMITED OF GLASGOW, SCOTLAND

FIRE AUTOMOBILE

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100 Canada Life Bldg. - Calgary, Alberta

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8107 Macmillan Bldg. - Regina, Saskatchewan

Asbestos Corp.

Sharp Decline in 1928 Profits —Capital Also Shrinks

A SHARP reduction in profits is shown in the financial statement of the Asbestos Corporation, Ltd., for the year ended Dec. 31, 1928. The disappointing showing in the year's operations, was due not only to adverse weather conditions, but also to poor results in one of the larger pits of the company, according to the president in his remarks to shareholders, issued in conjunction with the report.

Profits from operations for the year under review amounted to \$812,946 as compared with \$1,357,380 in the preceding year. Interests from investments amounted to \$104,093, making total income for the year of \$917,039. Deduction of bond interest at \$466,880 and depreciation at \$200,000 left the net profit for the year of \$250,159 as against \$695,126 in 1927. Preferred dividends paid out amounted to \$521,927 and left a debit of \$271,927. A profit of \$187,500 arising from the sale of Etchemin Power Co. stock during the year, reduced the debit to \$84,268, while previous surplus brought forward

at \$378,427 left a profit and loss balance in the current report of \$294,159.

A quite substantial reduction is shown in the working capital position, excess of current assets over current liabilities at the end of 1928 amounting to \$1,509,896 as compared with \$2,932,812 at the end of 1927. A bank loan amounting to \$300,000 is shown in the current report, while none appeared in the preceding report.

Canada Gypsum

First Report Very Satisfactory—\$7.10 Earned on Common

CANADA GYPSUM and Alabastine, Ltd., which was organized in July, 1927, as a consolidation of the Ontario Gypsum Co., Ltd., and the Alabastine Co., Paris, Ltd., and which during 1928 acquired the business of the Manitoba Gypsum Co., and British Columbia Gypsum Co., has just issued its first published financial statement, covering operations for the year ended Dec. 31, 1928.

The report makes a very satisfactory exhibit, both as regards earnings and general financial position as disclosed by the balance sheet. Net profits for the year, before depreciation, amounted to \$977,591. This compares with consolidated profits on the same basis of \$819,463 for the year ended Dec. 31, 1927, as disclosed in March last when the company issued its present outstanding bonds and debentures. After deducting provision for depreciation and depletion, the balance of \$750,410 was equivalent to 5.45 times a full year's interest on the outstanding 5½ per cent. first mortgage bonds. The net profit of \$539,611, subject to income, was equivalent to \$7.10 per share on the outstanding no-par value common and compared with the present dividend rate of \$3 a share.

In his report to shareholders, R. E. Haire, president of the company, says in part as follows:

"Products of the company now cover such a wide range that they are used in all types of construction, from the small dwelling to the largest building of modern construction. The location of plants in the provinces of Quebec, Ontario and Man-

itoba, and British Columbia assists in the effective distribution of these products. Export business, which the company is unusually well adapted to serve by water, with plants at Montreal and New Westminster, B.C., is being actively developed.

"Your directors regard the results of the past year from the combined operation of its properties as very satisfactory, and look forward to a growing domestic and export demand for its products during the coming year."

Claims Compensation for Bite from Dead Shark

IT WOULD seem that a workman's compensation claim for injuries sustained from the bite of a dead shark would take the prize, but it actually happened in New York City.

A shark in the Aquarium died, and one of the attendants, curious to know how sharp the shark's teeth were, passed his hand into the half opened mouth. He evidently pressed a reflex nerve which caused the mouth to shut with a snap, seriously biting the hand.

ADDITIONAL ISSUE

\$6,000,000

The Shawinigan Water & Power Company

First Mortgage and Collateral Trust Sinking Fund Gold Bonds Series B, 4½%

Dated May 1, 1928

Due May 1, 1968

A banking group in the United States is offering a substantial amount of the above Bonds.

Interest May 1 and November 1. Coupon Bonds, \$1,000 and \$500 denominations, registerable as to principal only. Principal and interest, payable, at holder's option, in New York City in United States gold coin, in Montreal in Canadian gold coin or in London in Pounds Sterling at \$4.86 2-3. Callable on 30 days' notice as a whole at any time, or in part on any interest date at 103½ and interest on or before May 1, 1933, premium thereafter decreasing ½% each 5 years to 100% and interest during the last 10 years prior to maturity.

Montreal Trust Company, Trustee

CAPITALIZATION

(upon completion of present financing)

Funded Debt:

First Mortgage and Collateral Trust Sinking Fund Gold Bonds (authorized \$200,000,000):		Outstanding.
Series A, 4½%, due October 1, 1967	.....	\$35,000,000
Series B, 4½%, due May 1, 1968 (including this issue)	.....	16,016,000
In addition \$8,500,000 Series "B" Bonds have been certified and are in the Company's treasury.		
Laurentide Power Co. Limited:		
First Mortgage 5% Bonds due January 1st, 1946	.....	6,536,000
General Mortgage 5½% Bonds due January 1st, 1946	.....	1,477,500
		8,013,500
Capital Stock, one class, without par value	.....	2,178,250 shares

From his letter, Julian C. Smith, Esq., Vice-President, summarizes as follows:

BUSINESS: The Shawinigan Water and Power Company is one of the largest producers of hydro-electric power in the world. It owns, or controls through stock ownership or through contracts with subsidiary and affiliated companies, water powers and hydro-electric power in the Province of Quebec aggregating about 1,598,000 h.p., of which 806,000 h.p. is developed and now in use.

The Company owns 1,450 miles of high tension transmission lines, including lines to Montreal and the City of Quebec, and with subsidiary and affiliated companies has 1,647 miles of distribution lines and furnishes electricity to 348 communities, comprising substantially all the larger cities and manufacturing districts in the Province of Quebec. Total population of territory served is approximately 2,400,000.

The Company has recently acquired, subject to outstanding debt, all the physical assets of Laurentide Power Co., Ltd., comprising a power development at Grand'Mere with installed capacity of 165,000 h.p. and provision for installation of another 25,000 h.p. unit.

SECURITY: The First Mortgage and Collateral Trust Bonds will be secured by direct first mortgage on the Company's lands, rights in lands, water powers, dams, power houses and transmission lines owned October 1, 1927, and since acquired and made the basis of issue of additional Bonds; by pledge of certain first mortgage bonds of electric and manufacturing companies now controlled; and by a floating charge on all other assets now owned or hereafter acquired. Additional Bonds are issuable under restrictions of the Mortgage. Except as otherwise therein provided, the lien of the Mortgage will not extend to other property or securities not made the basis of issues of additional Bonds.

Upon completion of present financing total book value of properties (after depreciation) and securities covered by \$51,016,000 Bonds outstanding and \$8,500,000 Series "B" Bonds unsold, will be more than \$78,500,000, of which more than \$65,000,000 will comprise properties on which these Bonds will be a direct first mortgage. Actual value of properties considerably exceeds book values. Total fixed assets (after depreciation) and securities owned, at book values, exceed \$133,000,000; total funded debt in hands of public upon completion of financing will be \$59,029,500.

EARNINGS:

Year ended December 31	Gross Earnings	Net earnings (before Depreciation and Income Taxes) Applicable to Interest Charges	*Interest Charges	Balance
1924	\$5,741,079	\$3,320,551	\$1,274,652	\$2,045,899
1925	6,702,034	3,700,877	1,334,538	2,366,339
1926	7,660,207	4,417,067	1,459,744	2,957,323
1927	9,362,828	4,932,276	1,637,493	3,294,783
1928	11,562,331	7,098,523	2,250,000	4,848,523

Net earnings for 1928 as above were \$7,098,523. By acquisition of Laurentide Power properties, there will be available additional net earnings of approximately \$1,100,000, making a total of \$8,198,523, or more than 3 times the \$2,703,783 annual interest on total funded debt to be outstanding in hands of public upon completion of present financing, and over 2.65 times the annual interest requirement of such total funded debt and \$8,500,000 Series "B" Bonds in treasury.

SINKING FUND: Sinking Fund of 1% per annum on largest amount of First Mortgage and Collateral Trust Bonds outstanding in each year is to be used for purchase or call and retirement of Bonds issued under this Mortgage.

EQUITY: Capital stock to be outstanding upon completion of present financing represents a valuation at present market quotations of more than \$175,000,000. Dividends have been paid each year during the last 20 years on stock from time to time outstanding.

PRICE 93 AND ACCRUED INTEREST, YIELDING OVER 4.90%

Bonds offered when, as and if issued and received by us and subject to approval of counsel. All legal details pertaining to this issue will be passed upon by the Bankers by Messrs. Simpson, Thacher & Bartlett of New York, and for the Company by Messrs. Lafleur, MacDougall, Macfarlane & Barclay of Montreal. It is expected that definitive Bonds will be ready for delivery on or about March 25, 1929.

Aldred & Company
Limited

Wood, Gundy & Company
Limited

The Royal Bank of Canada

Bank of Montreal

The statements contained in this advertisement, while not guaranteed, are based upon information and advice which we believe to be accurate and reliable

March, 1929.

A Comprehensive Will

should contain authority to your Executors and Trustees to do those things after your demise which you would like to have done if you were still living. To simply state how you desire your Estate distributed is not necessarily sufficient. Look into the question of the powers granted under your Will to sell Real Estate, to take up stock allotments, to agree to re-organizations of any Company in which you may be interested, to make payment of Succession Duties and to cover other important points.

Conferences Invited

CANADA PERMANENT TRUST CO.
Paid-up Capital One Million Dollars
Toronto Street, Toronto.

Manager, Ontario Branch - A. E. HESSIN



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Through brokerage houses, investors of small as well as of large capital have full opportunity of sharing in profitable enterprises.

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Each shareholder becomes both a customer and a booster for the enterprise in which his money is invested. The benefit is mutual.

This firm offers unusually complete facilities for the profitable purchase or sale of securities: Membership on five exchanges; twelve offices at strategic points; private wire connections with the leading financial centres of the continent; officers of long experience.

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Mining Brokers

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has become associated with the
Montreal Office of this Company.

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Branch Office: Montreal, Que.

D. S. Paterson & Co.
LIMITED
BROKERS

Canadian Mining Stock Specialists

Our Statistical Department will be
glad to furnish information on any
listed or unlisted mining stocks.

Home Office

25 West Richmond Street, Toronto
(Next door to the Standard Stock & Mining Exchange)

Toronto Branch Offices: 2896 West Dundas St., June 1191
Cor. Yonge & Dundas, Adel. 5423
347 Danforth Ave., Ger. 2060
156 Oakwood Ave., Hill. 2779
496 West Bloor St. E., 4064
Cor. Yonge & Wellington, Ad. 6356

Out of Town Branches at:
Niagara Falls
Welland
St. Catharines
Hamilton
Brampton
Winnipeg

Power Corp. Bonds

New Issue of \$10,000,000,
4½% Debentures Offered

NESBITT, Thomson & Company, Limited, have announced a public offering of an issue of \$10,000,000 4½ per cent. 30-year convertible debentures, series "B," of Power Corporation of Canada, at \$100 and accrued interest.

According to the prospectus issued by the company, the assets of Power Corporation had a market value on Feb. 21 last, together with the proceeds of this issue, of over \$58,000,000, which is equivalent to \$3,865 for each \$1,000 debenture.

Current earnings of the company are running at a rate equivalent to three times interest requirements. Earnings for the past three years were as follows: 1926, \$254,518.23; 1927, \$709,463.94; 1928, \$1,802,557.44; seven months ended Jan. 31, 1929, before Federal taxes, \$1,196,355.21.

It will be seen that, on the basis of the past seven months' operations, earnings of Power Corporation are running at a rate in excess of \$2,000,000, and this amount should be considerably increased as benefit is received from the new financing now being undertaken.

Due to its strong investment portfolio, and the commanding position which Power Corporation holds in

the public utility fields of Canada—and the possibilities for expansion of earnings which the field affords—the conversion feature in connection with these debentures invests this issue with more than usual interest. At any time up to March 1, 1934, these debentures may be converted, at the option of the holder, into the no-par value common stock of the company on the basis of \$150 per share.

Massey-Harris
Announcement of Dividend
and Rights Exceeds Expectations

DIRECTORS of the Massey-Harris Company, Ltd., have at last taken action in the way of rewarding holders of the company's common stock, and the announcement of a dividend basis of \$3 annually, together with the offering of rights, has even exceeded many of the fondest expectations. Directors of the company have decided to recommend to shareholders that the no par value common capital be increased in order that the holders may be offered the right to subscribe at \$60 per share for one new share of no par value common stock for each two shares now held. Payment for the new shares is to be spread over a period of about eight months. Shareholders will also be asked to

sanction the creation of an issue of new 5 per cent. cumulative convertible preference shares. The intention is to redeem the present 7 per cent preference shares, but the holders thereof are to be given the privilege of exchanging such shares for an equal number of the new convertible preference shares. These will carry the right of conversion at any time into the same number of no par value common shares and will be redeemed at \$125.

The directors also declared a quarterly dividend of 75 cents per share on the no par value common stock, payable April 15 to shareholders of record at March 30.

DOMINION TEXTILE CO. LIMITED

Notice of Common Stock Dividend

A DIVIDEND of One Dollar and Twenty-Five Cents (\$1.25) per share has been declared on the Common Stock of DOMINION TEXTILE COMPANY Limited for the quarter ending March 30th, 1929, payable April 1st, to shareholders of record March 15th.

By order of the Board,
JAS. H. WEBB,
Secretary-Treasurer.
Montreal, February 15th, 1929.

PENMAN'S LIMITED**DIVIDEND NOTICE**

NOTICE is hereby given that the following Dividends have been declared for the quarter ending the 30th day of April, 1929.

On the Preferred Stock, one and one-half per cent. (1½%) payable on the 1st day of May to Shareholders of record of the 22nd day of April, 1929.

On the Common Stock, One Dollar (\$1.00) per share, payable on the 15th day of May to Shareholders of record of the 6th day of May, 1929.

By Order of the Board,
C. B. ROBINSON,
Secretary-Treasurer.
Montreal, Que., 4th March, 1929.

**Offices:**

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A Wide Choice of
Public Utility Securities

THIS Corporation has specialized in public utility and industrial financing for the past twenty-six years. The securities which it has purchased and distributed have provided funds for the development of successful light, power and telephone companies operating in Canada, and under Canadian management in Newfoundland, the West Indies and Central and South America. Among these companies are the following:—

Avalon Telephone (Newfoundland)
Bell Telephone of Canada
Eastern Telephone & Telegraph
Maritime Telegraph & Telephone
Bolivian Power
Calgary Power
International Power
Newfoundland Light & Power
Nova Scotia Light and Power
Ottawa Gas
Ottawa Traction
Ottawa Light Heat & Power
Porto Rico Railways
Western Power of Canada

Our current offerings include a number of Bond and Preferred Share issues of well-established and progressive power companies. Yields are attractive at present prices. Particulars will be supplied upon request.

Royal Securities Corporation
Limited

244 St. James Street, Montreal
Harbour 3121

Investment Recommendations

	Price to yield
City of Toronto Separate School Board 5% bonds due 13th Sept., 1947	4.85
Bloor-St. George Realty Ltd., 7% bonds due 15th Feb., 1946	6.75
Jones Bros. of Canada, Ltd., 6½% bonds due 15th Nov., 1946	6.31
The Corrugated Paper Box Co., Ltd., 7% Preference shares	7.41
Simpson's, Limited, 6% Preference shares	6.00

Subject to Changes



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& COMPANY LIMITED
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357 Bay St. Toronto

Further particulars furnished upon request.

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CENTRAL CANADA
LOAN AND SAVINGS COMPANY

Dividend No. 180

Notice is hereby given that a Quarterly Dividend of Three per cent. (3%) for the three months ending March 30th, 1929, (being at the rate of Twelve per cent. per annum), has been declared upon the Capital Stock of this Institution, and the same will be payable at the offices of the Company, Toronto, on and after Monday, the 1st day of April, 1929. The Transfer Books will be closed from the 16th to the 30th of March, both days inclusive.

By order of the Board,

G. A. MORROW,
Managing Director

Toronto, March 2nd, 1929.

NEW ISSUE

18,000 Cumulative Convertible Class "A" \$2. Preferred Shares
6,000 Class "B" No Par Value Shares

Dodge Manufacturing Company
LIMITED

Class "A" Preferred Shares carry fixed cumulative from February 1st, 1929, preferential dividends at the annual rate of \$2.00 per share, payable quarterly. Preferred as to assets to the extent of \$35.00 per share and accrued dividends. Redeemable at the option of the Company at any time on sixty days' notice at \$35.00 and accrued dividends.

Class "A" Shares are convertible into Class "B" Shares until February 1st, 1931, at the rate of share for share; thereafter until February 1st, 1932, at the rate of three shares Class "A" for two Class "B" shares; thereafter until February 1st, 1933, at the rate of two Class "A" shares for one Class "B" share.

CAPITALIZATION

	Authorized	To be presently Issued
Class "A" Cumulative Convertible \$2. Preferred Shares	30,000	18,000
Class "B" Common Shares (without nominal or par value)	*60,000	24,000

(*This includes 30,000 Class "B" shares which are specifically set aside for future conversion of Class "A" shares.)

From the letter to us of H. C. Anderson, General Manager of the Dodge Manufacturing Company Limited, we summarize as follows:

THE COMPANY: Dodge Manufacturing Company, Limited, incorporated 1929 under Province of Ontario charter, succeeds to the business originally established in 1886 by the late Samuel May. The business has had an uninterrupted growth of 43 years to its present position as the largest manufacturer of transmission machinery in the Dominion of Canada, its products including conveying and power transmission machinery of all kinds, for use in industrial plants, mines, flour mills, terminal grain elevators, etc.

PROPERTIES: The Company owns 6.64 acres of manufacturing site located at Pelham Avenue and Osler Street, Toronto. On this property is situated the Head Office and Manufacturing Plant, the latter consisting of a large wood-working plant devoted to the production of the well known Dodge wood split pulley, machine shop, foundry, pattern house, power plant, warehouse, etc. Buildings are of substantial brick construction sprinklered throughout. The Company owns its own railway sidings directly connected with the Canadian Pacific Railway. Warehouses and Sales Branches are maintained in Montreal and Winnipeg.

The Company's patterns represent years of work and designing by its engineering staff, and enable the Company to serve a large and varied class of customers.

ASSETS: The net depreciated value of the Company's fixed assets and equipment as per the balance sheet of January 1st, 1929, amount to \$730,259.02. Net current assets amount to \$277,173.63. Total net assets excluding good will and other intangibles, and valuing the Company's patterns and drawings at the nominal figure of \$1.00, amount to \$1,023,481.93 or \$56.86 per share of Class "A" Stock outstanding.

It is of interest to note that the valuation of Fixed Assets at \$730,259.02 is \$190,000.00 below the present depreciated value appraised by the Canadian Appraisal Company in its valuation dated January 16, 1929. It should furthermore be noted that the patterns and drawings, valued by the officials of the Company at \$90,000.00, are included in the balance sheet at the nominal value of \$1.00. Fire Insurance is carried on buildings and contents to the extent of \$1,170,000.00.

EARNINGS: Net earnings, after provision for all operating charges, maintenance, depreciation, and Federal income taxes, for the two years ending December 31st, 1928, have been as follows:

1927	\$ 57,062.28	—	equivalent to \$3.17 per share Class "A" Stock.
1928	\$115,565.38	—	" " \$6.42 " " " " "

For the past fiscal year, after provision for all the foregoing charges and Class "A" dividends at the rate of \$2.00 per share, the Company showed earnings available for dividends on the Class "B" Stock of \$3.31 per share.

We offer these shares if, as, and when issued and received by us and subject to all legal formalities being approved by our solicitors, Messrs. Long & Daly, Toronto, and by Messrs. Rowell, Reid, Wright & McMillan for the Company.

Price: Convertible Class "A" \$2. Preferred Shares \$31. Per Share to yield 6½%
the purchaser of each three shares Preferred having the right to buy at time of purchase
One Class "B" Common Share at \$21. Per Share

Application will be made in due course for listing the Class "A" and Class "B" stocks
on a recognized stock exchange in Montreal or Toronto.

HANSON BROS.

INCORPORATED
Founded 1883

56 Sparks St., OTTAWA
Queen 8123

330 Bay Street, TORONTO
Adelaide 5819

240 St. James St., MONTREAL
Harbour 9281

The statements contained in this advertisement are not guaranteed, but are based upon information we believe to be reliable, and on which we acted in purchasing these Securities.

Harley, Milner & Co.

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INVESTMENT SECURITIES

We invite careful consideration of our current offering list, a copy of which will gladly be made available on request.

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STOCKS AND BONDS

"A Complete Service to Investors"

WINNIPEG

MONTREAL KINGSTON TORONTO
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Monarch Mortgage

Net Income Up by 36% —
Paid Up Capital Increases

NET profits of \$41,729, on an average paid-up capital of \$376,000, are indicated in the seventh annual report presented to shareholders of the Monarch Mortgage and Investment, Limited.

The net income represents the results of operation in 1928, and compared with \$30,480 realized in 1927, is an increase of approximately 36 per cent. A quiet market in the house properties division had to be contended with during the past year, said President Albert A. Macdonald, and with a more active saleable market apparent in 1929, profits of the company are expected to be correspondingly higher.

Among other noteworthy features in the report, is an increase of \$135,000 in paid-up capital, bringing that fund up to a total of \$113,332. There is also shown a corresponding increase in net tangible assets amounting to about \$147,000. Total mortgage investments at December 31, 1928, amounted to \$514,702. Real estate account was reported as standing at \$24,691, and surplus and reserve funds, \$83,615.

A dividend of 8 per cent. was paid on the 42,655 preferred shares of \$10 par value each, and 10c per share on the 100,000 shares of no par value common stock.

Reference was made by the president to the increasing volume of business handled by the apartment house

division, and with an unprecedented building wave in this type of structure heralded for 1929, the company is anticipating a still larger proportion of financing during the current year on the better class constructions.

Earnings Lower

Besco Report Fulfills Forecast of Directors

FOR the year ended Dec. 31, 1928, the financial statement of the British Empire Steel Corporation reveals a reduction in earnings, with operating profits for the year under review at \$4,127,403 as compared with \$5,513,761 in 1927. In the annual report presented to shareholders last September, the directors intimated that results obtained in the operation of the colliery properties up to that time had been disappointing and in the current report it is stated that although there was some improvement in the last four months of the year this was not sufficient to offset the adverse results previously obtained. A feature of the balance sheet is an improvement of the working capital position by approximately a million dollars. From the operating profits of \$4,187,403 was deducted \$1,478,017 for depreciation and sinking fund; \$1,777,561 for bond interest; \$75,886 for bond discount; dividends to outside shareholders at \$6,468 and \$125,017 distributed to coal employees, leaving a surplus of \$724,452. Previous deficit was brought forward at \$2,461,149, leaving a net deficit in the current report of \$1,739,697.

Russell Motor Car

Outstanding Report Reveals
Subsidiaries' Good Year

THE Russell Motor Car Company, Limited, as a result of increased production in the manufacturing schedules of its subsidiaries, made public one of the most outstanding annual reports in its history.

The report covers operations for the year 1928, and gains were recorded in each of the three allied industries, Canada Cycle and Motor Company, Limited, made the most progress, and the result of increased sales, enabled directors to declare and pay a dividend of 8 per cent. and a bonus of 1 per cent. on all its capital stock of \$1,350,000. All of the shares of this company, except qualifying shares, are shown by the report to be in the treasury of the Russell Motor Car company.

Canadian Acme Screw and Gear Limited, and Willys-Overland, Ltd., completed the largest year in respect of volume of business and net profits, in their respective histories. More than 20,000 automobiles were manufactured and shipped from the Toronto plant during the past year, and orders on hand for 1929 have necessitated an important addition to plant accommodation. Bonds and securities held by the Russell company in other companies than those which it controls, totalled \$558,080, at the end of the year.

Net gains for the year ending December 31, are given as \$139,054, made up for the most part, from dividends and interest on securities. Dividends were declared as follows: On preferred shares, \$84,000; on common shares, \$40,000. Balance carried forward, \$564,517. Assets are shown of over \$3,000,000, as against liabilities of \$2,350,000, exclusive of \$2,000,000 in issued stocks.

F. N. Burt Co.

Profits Grow from \$757,021 to \$789,843 in 1928

OPERATING profits for the year 1928 of \$789,843, compared with \$757,021 in 1927, were revealed in the annual report of F. N. Burt Company, Ltd.

After providing for depreciation, patent amortization and taxes, the net profits amounted to \$509,788, \$183,931 of which was added to the surplus of the year. The balance, or \$325,857, was paid in dividends, \$5,799, or 7 per cent. on the preferred stock, and \$320,058, or 12 per cent. on common stock. This was practically the same sum as apportioned to dividends the preceding year.

Keener competition throughout the year forced trade prices downward, said President S. J. Moore, but improved manufacturing facilities counterbalanced the decreasing sales volume, which resulted in profits maintaining their accustomed level. The working capital of the company, heavily drawn upon during the preceding two years in the building of the new factory at Buffalo, was increased last year by \$247,598. The balance, as at January 1 last, was \$1,042,694, compared with \$858,765 at January 1, 1928.

The ratio of current assets to liabilities is about 2 1/2 to 1, with net working capital of \$947,333. The amount of preferred outstanding was reduced from \$87,800 to \$39,900 through the conversion privilege, and the common stock shows a corresponding increase.

Victoria Trust Co. Enjoys Record Year

AN increase in the company's business amounting to almost \$1,000,000, constituting a record, is shown in the report of the Victoria Trust and Savings Co. of Lindsay, Ont. The report of the directors will show that the company's net earnings for the year, after deducting interest paid, cost of management and other expenses amounted to \$142,347.20. After adding the balance in profit and loss account, there was a balance for distribution of \$160,114.82, in 1928. Of that sum, \$80,000 was paid in dividends; \$50,000 transferred to reserve fund; \$10,000 reserved for federal taxes, 1928; \$2,000 written off office premises, and the balance of \$18,114.82 carried forward. The report also points out that the profits for the year were so entirely satisfactory that the directors felt justified in paying a bonus of one per cent. with the final dividend, making 10 per cent. for the year.

REDUCED rates for automobile liability and property damage insurance on private pleasure cars in the States of New York, Ohio and Maine have been announced by the National Bureau of Casualty and Surety Underwriters. As regards the State of New York the reduction will average 12.5 per cent. as to liability and 10.6 per cent. as to property damage.

W. H. Bosley & Co.

Real Estate

Invest in Property

The next big swing in the investment market is going to come in the rise of real estate values in and around Toronto. If you consult us, we will tell you where you may reasonably expect these appreciations in value to accrue; and we will act for you in purchasing sound revenue providing property at right prices.

28 Adelaide St. West
Toronto
Phones Adel. 0827 & Adel. 4594



Investors' Interest In Appraisals

If you are asked to invest in securities—Note carefully the name of the company appraising the property for the purpose of the bond or stock issue.

If it is made by the Sterling Appraisal Company, then you may have confidence that it represents a true and accurate valuation.

Inquiries invited from Investment Bankers and Investors.

Sterling Appraisal Co., Limited

9 Wellington East, Toronto
Phone Elgin 5244
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Assets exceed
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Established 1885

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This pioneer organization has financed 153 community built hotels in large and small cities in the United States and Canada.

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Canadian Investors Corp., Limited

No Par Value Stock

An Investment having attractive possibilities

Price: At the Market
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Pringle, Holmes & Co.

LIMITED
INVESTMENTS
Central Building - Toronto

THE ROYAL TRUST & EXECUTORS AND TRUSTEES

NEW ISSUE

\$10,000,000

Power Corporation of Canada, Limited

4 1/2% Thirty-Year Convertible Debentures
Series "B"

RANKING EQUALLY WITH THE 5% 30-YEAR CONVERTIBLE DEBENTURES, SERIES "A"

To be Dated March 1st, 1929. To Mature March 1st, 1959.
Principal and semi-annual interest (March 1st and September 1st) payable at the option of the holder in Canadian Gold Coin of the present standard of weight and fineness at any branch of The Royal Bank of Canada, in Canada, or in Sterling at the branch of The Royal Bank of Canada, in London, England, at the fixed rate of \$1.862 2/3 to the £, or in United States Gold Coin of the present standard of weight and fineness at the Agency of The Royal Bank of Canada, in the City of New York, U.S.A.
Coupon debentures in denominations of \$1,000 and \$500, with privilege of registration as to principal only. Callable in whole or in part at the option of the Company on any interest payment date on thirty days' notice at 105% and accrued interest at any time after March 1st, 1934.

TRUSTEE: MONTREAL TRUST COMPANY, MONTREAL

CAPITALIZATION

	Authorized	Issued and to be Issued
5% Thirty-year Convertible Debentures, Series "A"	\$5,000,000	\$4,979,500
4 1/2% Thirty-year Convertible Debentures, Series "B" (this issue)	10,000,000	10,000,000
6% Cumulative First Preferred Stock \$100 par value	5,000,000	5,000,000
6% Non-Cumulative Participating Preferred Stock \$50 par value	5,000,000	5,000,000
Common Shares without nominal or par value	1,000,000 Shs	400,340 Shs.

* Less \$20,500 which have been converted.

THE COMPANY: POWER CORPORATION OF CANADA LIMITED, was organized in 1925 under the laws of the Dominion of Canada, and is primarily interested in the acquisition of a controlling or substantial interest in the securities of hydro-electric and public utility companies, but the powers conferred upon the Company by its charter and by-laws permit of the investment of its funds in other high-grade bonds and shares. In addition, in consideration of a management fee, the Company supervises the management of the properties in which it is interested, and provides experienced management and engineering services to other properties as well. Both management and engineering departments have shown considerable growth in past years and may be expected to increase the profits of the Company in the future.

The Company owns the controlling interest in East Kootenay Power Company, Limited, and Canada Northern Power Corporation, Limited, which in turn controls Northern Ontario Power Company, Limited, Northern Quebec Power Company, Limited, and Great Northern Power Corporation, Limited. A very substantial interest is also held in Southern Canada Power Company, Limited, British Columbia Power Corporation, Limited, Dominion Power and Transmission Company, Limited, Foreign Power Securities Corporation, Limited, Winnipeg Electric Company, which in turn controls Manitoba Power Company, Limited, and Northwestern Power Company, Limited. The remaining funds of the Company are invested in a carefully selected and diversified list of high-grade bonds or shares, or in call loans.

ASSETS AND EQUITY: The net Assets of the Company as certified by Messrs. P. S. Ross & Sons, including the proceeds from this issue, consist of securities, call loans, and cash, having an aggregate market value as at February 21st, 1929, in excess of \$58,000,000, equivalent to \$3,865 for each \$1,000 Debenture of Series "A" and "B." The present market value of the Company's Preferred and Common Shares, ranking junior to the Debentures, is approximately \$68,000,000.

EARNINGS: The earnings of the Company have shown a steady and consistent growth since incorporation. Net earnings, as certified by Messrs. P. S. Ross & Sons, for the past three years, after deducting all operating charges and Federal taxes, but before Debenture interest, have been as follows:—

Year Ended June 30, 1926	\$ 254,518.23
" " " 1927	709,463.94
" " " 1928	1,802,557.44

7 Months Ended January 31st, 1929, before Federal taxes) 1,196,355.21

All legal details in connection with this issue will be passed upon by E. R. Parkins, K.C. The accounts of the Company are audited by Messrs. P. S. Ross & Sons.

Subject to the approval of Counsel, these Debentures are offered when, as and if issued and received by us, at

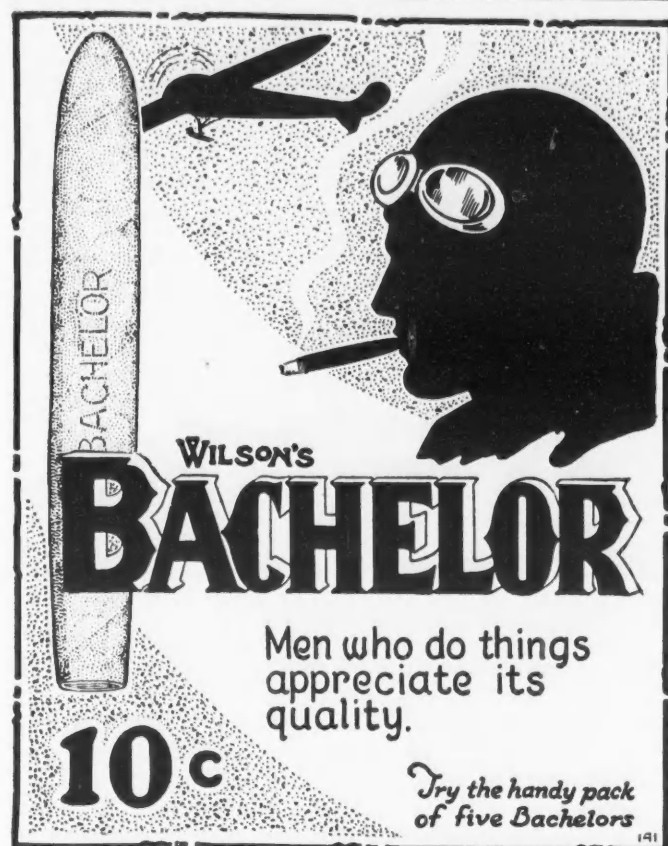
Price: 100 and accrued interest to yield 4 1/2%

NESBITT, THOMSON & COMPANY LIMITED

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Statements contained in this advertisement are not guaranteed but are based upon information which we believe to be reliable and upon which we acted in purchasing these securities.



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Fraser Faces Bright Future

Results of Expansion to Appear in 1929 and 1930—Long Term Contract Signed—Earnings Higher During 1928

THE annual report of the Fraser Companies, Limited, for the year ended Dec. 31, 1928, is of interest not only as indicating increased earnings for the year itself, but as coinciding with the practical completion of an extensive program of developments, the results of which will be reflected partly in the earnings for the current year, and more so in those of the year 1930. During 1928 this company showed earnings, after deducting operating and maintenance expenses, as well as income and other taxes, amounting to \$1,765,154, as compared with \$1,672,953 for the previous year, and \$1,561,825 in 1926. After deductions of bond and other interest, depreciation and depletion, there remained available for the capital stock an amount of \$43,632 on 373,665 shares outstanding. After deductions of \$371,179 for com-

mon dividends and \$45,907 as commission and discount on securities sold, the profit and loss balance was increased from \$1,582,164 to \$1,599,710.

The report sets forth the marked progress that was made during the year in the program of expansion that has placed the company in a highly favorable manufacturing position for the present year. This program included large additions to the equipment and capacity both of the Edmundston, N.B., and the Madawaska, Maine, mill, as outlined in the report given below. An outstanding event of the year was the signing of a contract with Sears, Roebuck & Company, the great mail order house of Chicago, covering the supply of their requirements of catalogue paper for a period of ten years.

Satisfactory Year

Brompton Paper Earns \$3.56 on Common—Capital Changes

THE annual report of Brompton Pulp and Paper company for the year ended Dec. 31, 1928, indicates that, despite the year just past having been one of serious difficulties and problems for the newsprint industry, this company has been able to hold its own.

Consolidated profit and loss account of Brompton and its subsidiary, the Claremont Paper company, shows gross operating profits for the year 1928 before depreciation and other charges of \$1,655,396. Reserves for depreciation and income taxes were maintained at \$585,865, leaving a balance of \$1,069,531, which on the present capitalization shows earnings at the rate of \$3.56 on each share of common stock now outstanding. Appropriations were made from this balance of \$1,069,531 for bond interest and preferred dividends on securities now redeemed, amounting to \$364,629, and dividends were paid on common stock amounting to \$375,000, leaving \$329,902 carried to surplus. Reserve for depreciation is heavy and indicates conservative accounting methods.

The consolidated balance sheet shows several important changes since a year ago. The previous funded debt amounting to \$4,741,000 has been retired, as also have 18,771 shares of the 8 per cent. cumulative preference stock. The preferred capital now stands at only \$2,900. There remains in the capital structure 300,000 shares of common stock outstanding without nominal par value, compared with 140,000 at the end of 1927.

The statement shows a much stronger liquid position than a year ago. Net working capital is up approximately 42 per cent., amounting to \$3,485,339 at Dec. 31, 1928, compared with \$2,447,619 at the end of 1927. Current assets have been increased over 8 per cent. from \$4,187,943 in the previous year to \$4,546,422 in the present statement. Current liabilities have been reduced 39 per cent., from \$1,740,324 in 1927 to \$1,061,083 at the end of last year.

Sarnia Bridge

First Report Issued Since Public Financing

THE first annual statement of the Sarnia Bridge Co., Ltd., since it was publicly financed, reveals that gross profits for the year 1928 amounted to \$152,927, from which were deducted selling, general and administration expenses of \$99,204; dividends on class "A" stock required \$15,758; loss on disposal of equipment, \$417; reserve for income tax, \$4,000, leaving a surplus from operations of \$33,546. Turning to the balance sheet it is noted that current assets are carried at \$298,329 and current liabilities, \$112,473, leaving a net working capital position of \$185,856. Included among the above mentioned assets are cash, \$731; bills receivable, \$800; accounts receivable, \$140,359; advances to salesmen, \$470; finished materials, \$38,923; raw materials, \$107,658, and surplus, \$9,386. The other assets are:

Prepaid insurance of \$1,028; land, \$52,247; buildings, \$132,358; machinery and equipment, \$204,433; office equipment, \$14,416; siding, \$5,590; truck, \$595; total assets, \$707,999.

Current liabilities consist of: Bank loan, \$54,200; accounts payable, \$37,245; sales tax payable, \$600; accrued wages, \$6,068; commission, etc., \$3,837; accrued federal income tax, \$4,522; dividend payable, \$6,000. Other items of the liability side are: Reserves, \$108,213; surplus, \$33,546, and \$453,764, against the 12,000 shares of class "A" and 15,000 shares of class "B" that are issued.

J. S. Mitchell Co.

Earnings Reach \$6.04 on Common—Position Strengthened

HIGHER profits and improved financial position are indicated in the annual report of J. S. Mitchell & Co., Ltd., for the twelve months ending Dec. 31, 1928. Earnings, after deducting provision for income tax, were equivalent, after all expenses and preferred dividends, to \$6.04 per share on the 15,000 no-par value common shares. This compares with \$5.30 in 1927, before provision for income tax, which proved to amount to \$10,109, or 67 cents a share. On a comparable basis, therefore, the improvement in earnings amounts to \$1.41 a share.

The balance sheet shows that although the company, during the year, reduced the mortgage by \$13,100 and redeemed \$36,000 par value preferred stock, the net working capital amounted to \$752,382 as at Dec. 31, 1928, which compares with \$715,014 on the corresponding date of 1927. The improvement is actually greater than these figures show, as the 1927 current liabilities did not include the provision for income tax, which would have reduced the 1927 net working capital by more than \$10,000.



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In both Canada and the United States Red Deer Brand Birch Flooring enjoys a reputation for fine quality and perfection of finish.

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Federal Fire Insurance Company of Canada

HEAD OFFICE: TORONTO, ONTARIO

Statement for Year Ending December 31st, 1928

ASSETS	
Cash on Hand and in Banks	\$ 35,867.39
Bonds and Debentures at Cost	273,083.61
Interest Accrued	2,548.48
Agents' Balances	\$26,936.83
Less: Provision for Commission	6,195.51
Uncalled Capital Stock	20,741.32
	375,000.00
Total Assets	\$707,240.80
LIABILITIES	
Claims under Adjustment	\$ 3,215.20
Government Taxes	600.00
Re-Insurance Premiums Outstanding—Net	8,778.81
Unearned Premium Reserve	117,500.28
Balance of Assets for Security of Policyholders	
Capital Stock Subscribed	\$500,000.00
Surplus	77,146.51
	577,146.51
Total	\$707,240.80

AUDITORS' REPORT

We have audited the Books and Accounts of the Federal Fire Insurance Company of Canada for the year ending December 31, 1928, and have verified the Securities and Cash Balances as at that date, and we hereby certify that the above Statement exhibits a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and is as shown by the books of the Company.

Dated, January 31st, 1929.

A. C. Neff, F.C.A.
Ian P. M. Robertson, F.C.A.

Officers and Directors

PRESIDENT

E. B. STOCKDALE, ESQ., Managing Director The Trusts and Guarantee Co., Limited; Chairman, Board of Directors and Finance Committee, Granite Club, Limited; Vice-President, Wellington Fire Insurance Company.

VICE-PRESIDENT

H. C. SCHOLFIELD, M.P.P., Vice-President, Page Hersey Tubes, Limited; Director, The Canadian Canneries, Limited; and Director, Wellington Fire Insurance Company.

DIRECTORS

F. K. MORROW, ESQ., Director, Christie Brown, Limited; Bank of Toronto, Consolidated Bakeries, Limited, and The Trusts and Guarantee Co., Limited.
W. H. MARA, ESQ., Senior partner of Messrs. Mara and McCarthy, Investment Brokers; Director, Canada Malt & Co., Limited.
FRANK SHANNON, ESQ., President, Automatic Paper Boxes, Limited; President, Granite Club, Limited.
W. R. BEGG, ESQ., Director, Wellington Fire Insurance Company.
W. S. MORDEN, K.C., Vice-President, Chartered Trust and Executor Company, Limited.
S. C. TWEED, ESQ., President, Ontario Equitable Life and Accident Insurance Company, Waterloo, Ontario.

MANAGING DIRECTOR

H. BEGG, ESQ., President and Manager of Shaw and Begg, Limited, Managing Director, Wellington Fire Insurance Company; and Director, The Trusts and Guarantee Co., Limited.

Secretary

W. H. Buscombe

Treasurer

Alan Coatsworth

Supt. of Agencies

George A. Gordon

Auditors

Messrs. Neff, Robertson & Company, Toronto.

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The Bank of Montreal has a provincial and local organization which provides a personnel and service perfectly adapted to local conditions.

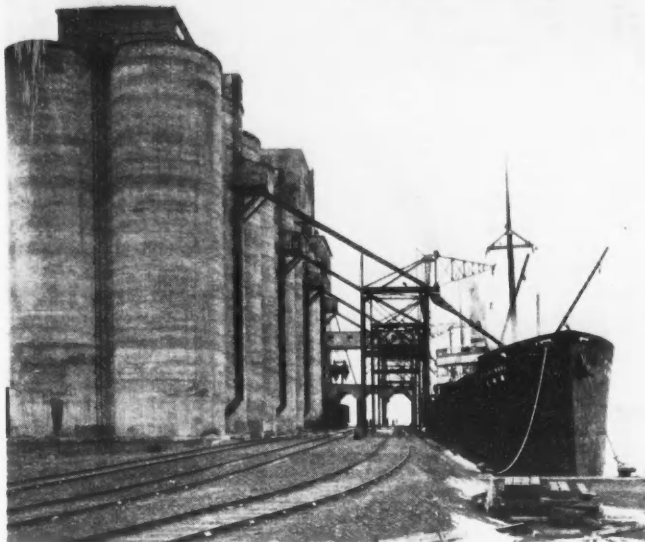
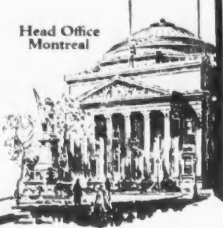
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Head Office
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CANADIAN WHEAT FOR THE ORIENT

The Kofuku Maru, taking on the first cargo of wheat from Victoria's new million-bushel elevator, built at the British Columbia capital by the Saskatchewan farmers' organization. The market for Canadian wheat in the Far East has been rapidly expanding and it is expected that trans-Pacific shipments will steadily increase in the future.

"Servitude Without Gain?"

Marketing Methods of the Wheat Pool and the World
Demand for a Product—Is the Present System
"Gambling?"—Some Changes from
the Early Days

By H. FRANK LAWRENCE

(Unusual interest, particularly those who own and work upon the land, was evinced following the publication in these columns of an article by the Hon. Frank Oliver dealing with wheat marketing, and SATURDAY NIGHT has received a number of communications offering varying viewpoints in commentary thereon. The following contribution, from a resident of Alberta, is published since it presents rigorously one angle of the situation as it appears to a number of Canadians. In justice to Mr. Oliver it must be stated that his article did not discuss the Wheat Pool specifically but dealt in general with wheat marketing methods.—Editor.)

THE brilliant article published in "Toronto Saturday Night" written by a veteran journalist, the Honorable Frank Oliver, contained a great amount of long needed information relative to the grain trade. It has been read throughout the West with unusual interest, not only by farmers who have signed wheat pool contracts but also by a numerous non-farming public watch the ebb and flow of the movement which professes no less a purpose than to control the wheat crops of the world: An extraordinary project of lurid ambition to bring about an unsupportable monopoly. It can not have occurred to those experimenting enthusiasts who are "Free traders" one day and monopolists the next—that there would be no organized fooling permitted with the bread of the people. "Special privileges to none" is the adopted catch phrase of a political party and what ever its meaning a monopoly of the world's wheat crop can but lead its promoters into a cul de sac which they would be well advised to keep out of.

However that may be, we turn with interest to a civil suit now pending in which a patron of the pool is claiming his right to an accounting which has been denied him and whatever the whole outcome—win or lose it has brought home to wheat pool supporters the contrast of selling through the ordinary commission houses, in which case should grievances occur there remains the remedy of dealing with another form, an efficient remedy unfettered by any hard and fast selling contract for a term of years, and why the farmers, of all men, should subscribe to the support of a monopoly I have yet to learn.

The Western farmer has been conspicuous among men for his enjoyment of untrammelled freedom and it cannot be necessary to remind him of the fact that he very deliberately forged fetters which now bind him to the support of an autocracy which as it grows in power and in wealth will doubtless prove to be in contrast to the honesty of purpose of those who unwittingly enrolled themselves to support it.

It is an interesting reflection that in its early days the wheat pool movement freely disported itself on the "Tom Tiddlers" ground of Socialistic brotherhood. A Socialistic wave swept through the countryside at the close of the War; it was a period of acute unrest and whatever the grievances seeking redress Communism was well to the fore. Explaining its remedy—I have during my brief lifetime seen bumper crops convert their owners from rabid Communism to a very respectable brand of conservatism. It was ever so: To have and to hold is a sound trade maxim which makes its timely appeal sooner or later to

those who own and work upon the land. The United Farmers of Alberta will, I am sure, admit that the existence of a pool has greatly stimulated the growing of wheat and in looking back on all that was said and written at the time of the pool's promotion one may marvel at the credulity which led sober-minded men to accept whole heartedly the falsity of the suggestion that by some weird process of market manipulation wheat could be unrestrictedly grown and made to pay regardless of the old sane law of adjustment. It occurred to very few that if wheat permanently established itself as worth growing there are but few corners of the earth where it would not be grown, and when plentiful it will be cheap.

"Produce and sign to deliver your grain under a hard and fast contract" is a suggestion which has entered into competition with the centuries old method of selling as others sell other commodities, with an important addition in the farmer's favor—he gets paid on the spot where the deal was closed and he knew what he had and just how he stood. But the era of the pool changed such simplicity, the farmer apparently quite willingly signs a legal document, he agrees to accept payments at intervals and if he requests a detailed statement it may apparently be refused. He may begin to doubt the value of new methods for old, he may even go the length of doubting whether he is better off than when he conducted his business in his own way and held or sold at his pleasure. He has had it explained to him that the method of pay adjustments ordained by the pool is good for the poor man by which I infer that Peter derives some benefit at the expense of Paul. If such is the true understanding one can only say good luck to friend Peter, but it is rough on Paul and such fantastic procedure is not dissimilar to the worn-out effort of trying to lift oneself by one's boot straps and receiving a kick for putting oneself in so favorable a position for receiving it.

The initial idea of the pool was that it could starve the market until the other fellow begged to be allowed to buy and such was the flapdoodle offered to the farmers who for the moment failed to realize that holding wheat back has always been a gamble and the idea that when you possess a staple article to sell you may dole it out at your pleasure conflicts with the knowledge that the time to sell is when the other party is prepared to buy, and if you miss your market it will be your turn to squeal.

I believe it is not yet forgotten that the wheat pool started on its career with a very distinct and almost solemn assurance to its clientele that the wicked old word "gamble" would never be heard in connection with the pool's existence. How malapropos that pledge has proved to be. It is difficult to believe today that such an assurance received the credence it did and that men swallowed it with a faith that was surprising: "Grow wheat for the pool and don't ask too many questions" is a simpler slogan adapted to simple minds and following such advice, the West may in the future learn that there can be volume without profit, and servitude without gain.

When Income is Important



Ultimately most men, for various reasons, decide to retire from active participation in business. Then it usually becomes of paramount importance that the capital accumulations of a lifetime shall be employed to yield the highest possible income obtainable with adequate security. This income is no longer a secondary consideration—it has become "the first line of defence."

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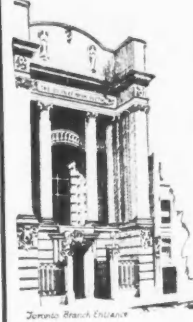
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\$1,250,000

12,500 SHARES

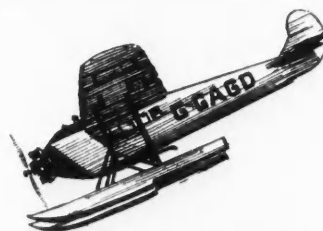
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Dated at Toronto, this 18th day of February, 1929.

By order of the Board of Directors.

ARTHUR HEWITT,
General Manager



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